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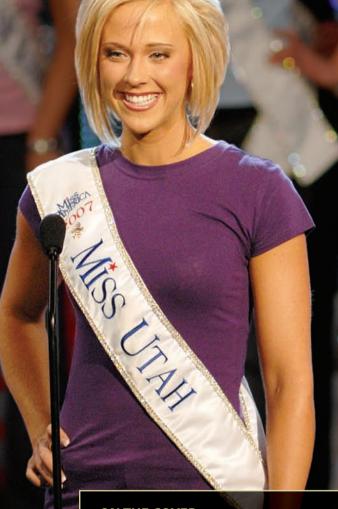
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The American Legion Magazine, a leader among national general-interest publications, is published monthly by The American Legion for its 2.7 million members. These wartime veterans, working through 15,000 community-level posts, dedicate themselves to God and Country and traditional American values; strong national security; adequate and compassionate care for veterans, their widows and orphans; community service; and the wholesome development of our nation's youth.

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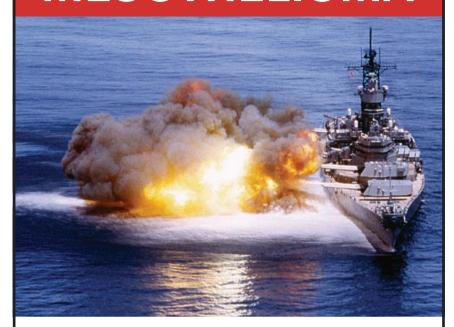
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James G. Elliott ADVERTISING SALES Company, Inc.

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(312) 236-4900 LOS ANGELES (213) 624-0900

Copyright 2008 by The American Legion

The American Legion (ISSN 0886-1234) is published monthly by The American Legion, 5745 Lee Road, Indianapolis, IN 46216. Periodicals postage paid at Indianapolis, IN 46204 and additional

POSTMASTER: Send address changes to The American Legion, Data Services, P.O. Box 1954, Indianapolis, IN 46206 Canada Post International Publications Mall (Canadian Distribution) Sales Agreement No. PM40063731, Return Undeliverable

Canadian Addresses to: Station A, PO Box, Windsor ON N9A 6J5. Re-entered second class mail matter at Manila Central Post office dated Dec. 22, 1991.



The Magazine for a Strong America

ΝΑΤΙΩΝΑΙ (317) 630-1200 HEADOUARTERS 700 N. Pennsylvania St Indianapolis, IN 46204 P.O. Box 1055 AMERICAN

Indianapolis, IN 46206 LEGION MAGAZINE

magazine@legion.org F-MAII (317) 630-1298 TELEPHONE WEB SITE www.legion.org Free with membership SUBSCRIPTIONS on-members: \$15

Foreign: \$21 Post-sponsored and widows: \$6

Single copies: \$3.50 The American Legion CHANGEOF

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VET VOICE

'The Strongest Generation'

Army Vice Chief Gen. Richard Cody tells us our present Army is "probably the best Army we have ever had. The best-led. Best-equipped. Best-trained" (February). I'll admit that today's Army might be the best-equipped and best-trained, but best Army? No way.

By today's standards, the generation that fought and won World War II in less than four years was poorly equipped and poorly trained, but poorly led? Has Cody heard of Gens. Eisenhower, Patton, Ridgeway, Stillwell, and a host of others? When the Battle of the Bulge erupted in December 1944, our thinly held line was manned by many kids who had never experienced combat, who were outnumbered and outgunned much of the time. Within six weeks our army regained ground initially lost, pushed into Germany and essentially destroyed the German army. Years after the war, I met a German infantry veteran who told me he faced no tougher soldier than a young American boy away from home.

I would never denigrate today's military men and women, but at the same time I will not remain guiet when some "Johnny come lately" criticizes my generation.

- Vern Henderson, Santa Rosa, Calif.



I was quite perplexed to read that the wars in Afghanistan and Iraq create much more hardship on today's military warriors than those who fought World War II. I am sure todav's 12- and 15-month combat tours are difficult. I served 33 months overseas during World War II and I recall having only five days R&R in Rome. Sometimes we worked around the clock to keep our aircraft in the air. Sometimes we slept in foxholes with pup tents over our heads. At times we were without rations. In Africa in 1943, we were eating corned beef packed in Argentina in 1918.

I was lucky to be in the U.S. Army Air Corps and not in the infantry, where many guys crawled clear across Europe on their bellies. I will compare the "greatest generation" to the "strongest generation" anytime.

- Richard R. Potter, Galien, Mich.

'Where In the World We Are'

I was surprised and intrigued to see U.S. troop strength detailed in "Where In the World We Are" (February). Why are we so open with this type of data? I suspect the Russians already know it, but does China? How about the different terrorist organizations? Does this data help them target their next U.S. military installation?

I understand our right to know what's going on with our military, but aren't there limits?

– Michael H. Harp, Cincinnati

I have a hard time understanding why we have nearly 100,000 people deployed to Western Europe. It's time for us to leave those trip-wire locations and let the European Union pay for and man its own defenses. I also question why we have so many troops in Korea at a time when South

VET VOICE

Korea, with its booming economy, can afford a large, well-equipped and well-trained army.

– Bob Clark, Monroe, Wash.

'All the President's Hair'

Ben Shapiro's article points out the meaningful grooming of U.S. presidents and their challengers (February). One of the biggest upsets in a presidential election was Harry Truman's victory over Tom Dewey in 1948. Political pundits favored Dewey, overlooking the fact that returning veterans held Truman in high regard for unleashing the atomic bomb that resulted in Japan's unconditional surrender. Dewey also had a mustache similar to Hitler's that may have played a role in his eventual defeat.

- Joe Jacobs, San Diego

I thoroughly enjoyed Ben Shapiro's article. On the hair test, I scored 100 percent, even though the depiction of President Lincoln's hairpiece was reversed. Was the reversal deliberate? Just wondering.

Elmer A. Omohundro,
 Diamond Bar, Calif.

Editor's note: While we would like to say Lincoln had a bad hair day, the hairpiece was inadvertently reversed.

'Helmets to Hardhats'

As an 82nd Airborne Vietnam War-era veteran, I wasn't sure what to do with the rest of my life. Not too many employers were looking for ex-paratroopers. I decided to become a tradesman and ended up serving an apprenticeship as a metal sheetworker.

I learned a craft and wasn't worried about a layoff, because I now had a skill and could work for any union employer. After 34 years, I'm glad I made that decision. Remember, a company may shut down and you may lose your job, but you'll still have your skill in a craft.

- William E. Walsh, Abington, Mass.

'BANG! You're Deaf'

In 1944, I joined the Navy in perfect health. I served on an aircraft carrier in the Pacific, and my sleeping quarters were next to the catapult shack. Later, I began to have hearing problems. A doctor told me I had busted eardrums. I then went to the Coatesville VA, where a doctor confirmed it and said I should file a claim. I did, and was told that busted eardrums and hearing loss are not service-connected. I think your story proves that wrong.

- Vincent Gallo, Springfield, Pa.

While in basic training at Fort Knox, in advanced infantry training at Fort Sill, and during 14 months in Vietnam serving in artillery, we were told to use cigarette filters for ear plugs. No real ear plugs were ever offered.

When I went to VA a few years ago with moderate hearing loss that was affecting my job, I was asked three questions: had I ever used a gas lawn mower, had I shot a gun since leaving the Army, and had I ever been to a rock concert? I answered "yes" to all three. I was told to go home and that no compensation would be provided.

– Al Allington, Morley, Mich.

Happy holidays, revisited

I was absolutely astounded to see three letters complaining about "Happy Holidays" on the December cover. These letters are an embarrassment to most Christians, suggesting we are small-minded and have our priorities totally out of order.

We are bogged down in a war in Iraq that has taken nearly 4,000 American lives. Millions go hungry while we spend \$750 million on an embassy in Iraq. And "Christians" want to comment on hot-button issues such as holiday greetings!

- Carl L. Hess, Ozark, Ala.

Go to any veterans cemetery and you will see not only Christian crosses but Jewish Stars of David as well. Go to the Punchbowl in Honolulu, and you will see Buddhist markers. We of Christian belief are not alone in serving, or dying for, America. We must not abandon or disrespect our buddies, no matter their religious beliefs.

Nick Sabetto, Fort Loudon, Pa.

The American Legion is a veterans organization, not a religious entity. December is a season of "happy holidays" celebrated by people of various religions, creeds and races. Let me quote The American Legion Officer's Guide: "Because its membership is drawn from every race, religion, occupational pursuit and political persuasion, The American Legion is obligated to strict neutrality concerning religion, politics and industrial strife."

- Arthur Stecker, North Easton, Mass.

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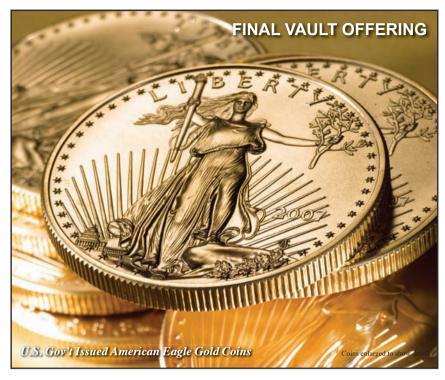
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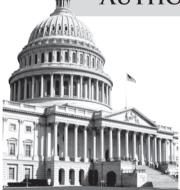
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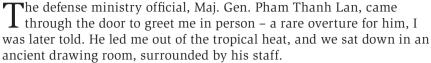
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The table set for one

We call your attention to this small table, which occupies a place of dignity and honor near the head table. It is set for one, symbolizing the fact that members of our armed forces are missing from our ranks. They are referred to as POWs and MIAs.

We call them comrades.

They are unable to be with their loved ones and families tonight, so we join together to pay our humble tribute to them, and bear witness to their continued absence.



We were not far from Hoa Lo Prison, the brutal "Hanoi Hilton" where U.S. POWs were held captive during the Vietnam War. Here, of course, they call it the American War, and the Hanoi Hilton is regarded as a historical site, complete with full-color brochures that subjectively document the structure's dark place in the history of a city where mopeds and water buffalo still share the streets, where communism and capitalism appear visibly at odds even today.

It was a cordial meeting, one that needed to occur face to face. Years had passed since an American Legion national commander had met directly with a Vietnamese official on the delicate and vital subject of finding and returning our fallen comrades. Year after year, The American Legion submits letters and delivers testimony to support DoD's repatriation efforts overseas. However, as a former National Guard recruiter, auto salesman and Legion membership officer - nothing is as effective as personal contact, in my opinion. The general, director of external relations for the Vietnam Ministry of Defense, seemed to agree as we carefully broke the ice.

My words were clear. I reiterated The American Legion's commitment to full accounting and repatriation of all POWs and MIAs. I asked for his help to grant access to lands where they could be collected. He understood how important this is to all American veterans.

This table, set for one, is small, symbolizing the frailty of one prisoner, alone against his or her suppressors.

The tablecloth is white, symbolic of the purity of their intentions to respond to their country's call to arms. The single red rose in the vase signifies the blood they may have shed in sacrifice to ensure the freedom of our beloved United States of America. This rose also reminds us of the family and friends of our missing comrades who keep the faith, while awaiting their return.

It is a value that runs deep in the veins of our organization. In resolutions, speeches, hearings, budget recommendations and in Legion posts across the country - where tables are set for one - we stand firm.

As we talked, the image of the black-and-white POW/MIA flag that flies at American Legion posts and public buildings across the country entered my mind. The flag is a powerful reminder that the remains of some 78,000 Americans are unaccounted for from World War II, 8,100 from the Korean War, 1,800 from the Vietnam War, 120 from the Cold War and one from the Gulf War.

In their honor, we set the table for one and acknowledge its meaning.

The yellow ribbon on the vase represents the yellow ribbons worn on the lapels of the thousands who demand, with unyielding determination, a proper accounting of our comrades who are not among us tonight.

A slice of lemon on the plate reminds us of their bitter fate.



I explained to the general that, although decades have passed since the last American GI disappeared in the Vietnam War, we will not let time diminish our resolve. They are remembered until they are home, and not merely by words on paper or spoken at a banquet.

The DoD's Joint POW/MIA Accounting Command (JPAC) does not let Hanoi forget. For more than 30 years, U.S. military personnel and local workers have followed every lead, good and bad, trying to obtain often-difficult access to information and property, assembling teams to search for remains, finding them, and sending them on to Hawaii and Maryland for identification. It is a complicated, technical and often dangerous mission that produces the remains of about six MIAs a month. Officials believe 1,300 sets of American remains can still be recovered in Vietnam: We want them back.

JPAC is uniquely organized, skilled and diplomatic in its commitment to our mission. The command has three detachments in southeastern Asia, another on Oahu, and another at the world's largest and most advanced forensic anthropology institution – the Central Identification Laboratory (CIL) in Hawaii, where state-of-the-art DNA science is used to determine identities. JPAC carries out major recovery missions associated not only with the Vietnam War, but with the Korean War and other conflicts around the world throughout the year. Remains arrive at the CIL draped in the U.S. Flag, each set given a ceremony conducted by a joint-service honor guard, along with veterans and others.

The salt sprinkled on the plate reminds us of the countless fallen tears of families as they wait. The glass is inverted. They cannot toast with us this night.

To accurately determine identities, CIL scientists compare mitochondrial DNA samples from teeth and hair to samples from maternal-side family members. The Armed Forces DNA Laboratory in Rockville, Md., conducts the analyses. When used with other evidence, DNA studies provide vital identification evidence.

JPAC is always seeking DNA samples from maternal family members of missing personnel. Privacy is assured to those who can help. Contact information for potential donors, divided by branch of service, can be found online. www.jpac.pacom.mil

As I discussed with the general our need for improved access to sites inside Vietnam, the general countered that some 30,000 soldiers who fought on his side of the war are likewise missing and unaccounted for, and that they, too, are looking both for information and for closure.

On that level, we understood each other. It was the kind of understanding you only get through personal contact.

Some veterans are uncomfortable about any kind of collaboration with Vietnam. I understand that. But if this one, small face-to-face meeting revives Vietnam's awareness of our commitment to those yet to come home from the war, I think it's worth it. If it opens just one fresh acre for investigation that will relieve a family in America, it's worth it. Moreover, it's what we have to do if we are serious about the real meaning of the table we set for one.





National Commander Marty Conatser

The chair is empty. They are not here.

The candle is reminiscent of the light of hope which lives in our hearts to illuminate their way home, away from their captors, to the open arms of a grateful nation.

Let us pray to the supreme commander that all of our comrades will soon be back within our ranks.

Let us remember and never forget their sacrifices. May God forever watch over them and protect them and their families.

Alter, renew No Child Left Behind

THE HEART OF THE ISSUE

Supporters of the No Child Left Behind Act

want it reauthorized and renewed.

Opponents want states to be able to

opt out of the law's more burdensome

mandates, giving local teachers and

parents more control.



SUPPORT

Rep. George Miller, D-Calif.

■ Miller serves as chairman of the House Education and Labor Committee.



OPPOSE

Rep. Scott Garrett, R-N.J.

■ Garrett serves on the House Financial Services and Budget committees.

Nothing is more critical to our nation's future than providing every child access to a strong public education.

Six years ago, our education system was allowing too many students – especially poor and minority students – to fall through the cracks.

A serious federal effort was needed to improve our public schools, and on a bipartisan basis we enacted the No Child Left Behind law.

The law has provided us with critical information about how students are learning, and it has sparked a welcome national discussion about our schools.

Clearly, however, the law needs significant improvements. It is not reasonable to expect that we can judge schools on the basis of a single test given on a single day. To make matters worse, states and schools have not received adequate funding to carry out the law.

We must significantly change the No Child Left Behind Act by making it more fair and flexible. While we should preserve the law's focus on holding schools accountable for student achievement in reading and math, we should also give schools credit for improving graduation rates and for progress students make in other subjects.

We should work with states to set higher standards that truly prepare children for college and 21st-century workplaces. And we should do much more to treat teachers like valued partners in our schools, by providing better professional development opportunities and extra pay for taking on tough assignments.

If adopted, these changes will fulfill No Child Left Behind's promise of giving every student a good education. The No Child Left Behind Act was written with the best intentions. Improving education for our nation's children is a universal goal. But NCLB actually strips parents and teachers of their authority over education, placing it in the hands of Washington bureaucrats. The law also takes

dollars and common sense out of classroom instruction. Unless reversed, No Child Left Behind will continue to diminish the quality of education in America's public schools.

NCLB misplaces accountability, forcing a race to the

bottom. To meet federal mandates and hold on to federal funding, states are actually lowering standards to guarantee students will meet arbitrary pass/fail ratios.

I have authored an alternative: the Local Education Authority Returns Now Act, or LEARN, which returns accountability and responsibility in education to local teachers and parents – where they belong.

The LEARN Act allows states to opt out of burdensome No Child Left Behind mandates and empowers them to establish their own standards and make decisions based on local children's needs. If a state were to opt out of federal mandates, residents would receive a tax credit equal to what they would have otherwise received in federal funding. So schools won't be penalized with a loss of funding if they choose to control their own destinies.

Let's give authority back to local teachers and parents, who are intimately engaged in the work of educating our children. Let's empower them to make decisions about what's best for their students. Let's get them back in the classrooms where they belong.

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The Property Tax Rebellion

For a variety of reasons, U.S. property owners have seen their taxes soar over the past seven years. In the land of no "free lunches," government has yet to show much interest in the only obvious solution.



BY GERALD PRANTE

Even in a nation famous for its anti-tax mentality, it's still surprising how much Americans hate property taxes. The Tax Foundation's annual survey consistently confirms it; only gasoline and estate taxes provoke similar revulsion.

Nevertheless, no major tax has increased faster over the past seven years than the property tax. From 2000 through 2007, property taxes per capita climbed 26 percent, adjusted for inflation. That's much faster than real personal income (7.5 percent), general sales taxes (5.7 percent) and income taxes (4.9 percent). This surge has been all the more shocking to U.S. property owners because the 1990s had been so placid. Property-tax collections grew only 2 percent from 1993 to 2000.

Soaring property-tax collections coincided with an even more rapid increase in home values across the United States. Some local governments lowered rates in response to the value surge, which can be seen where local government spending growth has remained modest. But many localities simply treated rising real-estate values as a windfall to be spent building new schools, expanding social services, or raising compensation for government employees. Most local governments followed a middle course, offering rate cuts to their property owners that were not enough to offset rising real-estate values.

Despite the massive increase in property taxes over the past seven years, and reform efforts currently being pushed in various parts of the country, the outlook for 2008 is uncertain. The economy is struggling because of a falling housing market. A massive reduction in the property-tax base will force local governments to raise their own property tax

rates or cut local spending on items such as education. State governments won't be able to help much; they'll be facing their own budget shortfalls from lower sales and income-tax revenues.

Hot Spots. Although most property taxes are local, governors and state legislators have issued the loudest calls for relief. This has been especially true in Florida, Georgia, New York, Connecticut and Indiana, where cries for relief are reaching feverish levels, reminiscent of the late 1970s.

California's famous property-tax rebellion led to the adoption of Proposition 13 in 1978, still the most significant property-tax limitation ever passed. Some state legislators now want more radical action. In Georgia, Indiana and Florida, some have even demanded total repeal of property taxes. Such demands have all been dropped in favor of less drastic plans to cut rates, cap assessments or otherwise grant relief. Yet these efforts haven't satisfied angry taxpayers, who often resent the comparatively modest enactments.

The obvious problem with many of the relief proposals, draconian or modest, is that they don't curtail spending. So tax revenue must be raised from other sources. Often those new, higher taxes are enacted in the same bill or referendum that cuts the property tax, making the question of overall tax relief uncertain. Even after a plan for total repeal of Georgia's property taxes was rescinded, many legislators still want to repeal the education portion of the property tax for all homeowners by expanding the sales tax to many services. The expansion would not be limited to easy targets such as lawn care and auto repair; legislators are looking at many untaxed consumer services, possibly even accounting and legal services.

limits on the amounts local governments can increase spending.

The traditionally accepted way to limit property taxes is for county and municipal

Another Georgia proposal would put strict

The best and the worst



Lowest property taxes

- 1. Louisiana
- 2. Alabama
- 3. West Virginia
- 4. Mississippi
- 5. Arkansas

Highest property taxes

- 1. New Jersey
- 2. New Hampshire
- 3. Connecticut
- 4. New York
- 5. Rhode Island

Source: Tax Foundation

Without fiscal restraint.

tax relief is just a shell game.

citizens to enforce spending and tax discipline on their local governments. The Georgia proposal could be considered a proper strategy to accomplish the same thing at the state level. Whether imposed by local citizens or statewide, property tax relief without spending discipline is just a shell game.

Over the past 18 months, actions in Georgia and Indiana have been eclipsed by heated debate in Florida, which has no income tax. Gov. Charlie

Crist campaigned for voters to approve a constitutional amendment that would add portability to the state's "Save Our Homes"

provision, an earlier Proposition 13-style limitation. In January, the measure was overwhelmingly approved.

How does the Florida referendum work? For many years, "Save Our Homes" has restrained assessments on a homeowner's primary residence, capping increases at 3 percent. Longtime home-owners benefit substantially from this system. But when they move, the "catch-up" occurs; in a new house, the owner starts over, paying property tax at fair-market value. Not only

can homeowners count on annual reassessments of no more than 3 percent, they can also use part of their accumulated property-tax savings as credits for new home purchases.

This is especially good news to an anonymous Floridian who called the Tax Foundation, asking what he could do about being forced to sell his lakeside home. The county was using eminent domain to take his land. Once he moved, he would lose tax savings accumulated from "Save Our Homes." It was the ultimate double-whammy.

Despite fights over property taxes in Indiana, Georgia and Florida, such taxes are higher in other states. Counties in western New York are collecting the heaviest property taxes. In 2005, the Tax Foundation calculated that Niagara County had the highest median property tax on homeowners as a percentage of median home value.

Frustrated Niagara property owner Lee Bordeleau was so irate he put up a highway billboard trumpeting his county's dubious distinction. In response to anger from Bordeleau and other homeowners, New York Gov. Elliot Spitzer has proposed legislation to expand the so-called STAR program, which credits some fraction of property-tax payments against income taxes. Ultimately, if New York merely lowers property taxes, it will have to raise taxes elsewhere unless it reduces spending – possibly on public schools, where the state's budget ranks among the nation's highest.

Pros and Cons. American antipathy toward the property tax seems exaggerated to some economists, who often prefer local property taxes to income and sales taxes. These experts worry that movements to limit the property tax can end up doing more harm than good.

Limiting property taxes requires a commensurate cut in spending or a hike in other taxes. This

can lead to a paradox for conservatives, who typically favor cutting taxes at every opportunity. Reduced tax revenue also could shift

power from local authorities – often more efficient and accountable to local citizens – to state and federal agencies.

Some individuals are keen on fiscal centralization because funding from a state capital is more likely to be distributed according to population or median income, instead of property value. Decades

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ago, when education was more locally controlled, schools in poor areas could never extract as much tax revenue from their property owners as schools in wealthier areas could.

On the other hand, if property-tax limitations push power up the governmental chain and spread money more evenly among counties, then localities become less diverse as their local county and municipal governments become less powerful. Homogenous governments thereby limit choice among "tax consumers" about where to live.

An often overlooked disadvantage of shifting away from the property tax is a possible loss of federal tax deductions. From the self-interested perspective of any state's lawmakers, it doesn't pay to leave money on the table by arranging state and local taxes in a way that doesn't maximize federal deductions. Shifting to a sales tax can have such an effect, because, in addition to permitting property-tax deductions, the federal 1040 form permits one other state-tax deduction: income taxes paid or sales taxes paid, but not both.

Of course, lowering property taxes is not all bad. After all, it is a tax cut. High property taxes lower the amount that prospective buyers are willing to pay for a house, everything else being equal. On the other hand, the property tax also discourages land acquisition and improvements to structures. It is a tax on capital, which can decrease the supply of property, both residential and commercial. This has the secondary effect of decreasing demand for local labor, thereby suppressing wages in areas with above-average property taxes. How much damage the high tax causes depends upon several unpredictable factors: how willingly people and businesses move to lower tax jurisdictions, and how well local governments use the extra revenue.

In addition to the economic benefits of lower property taxes, there are other obvious benefits. Assessment limits such as Proposition 13 and "Save Our Homes," are a type of insurance against large, sudden tax hikes, which are the main reason Americans are so frustrated with property taxes.

Although rapidly rising property values are certainly welcome news to homeowners, since they represent an increase in wealth, that wealth is only on paper. It's not quite the same as receiving a check in the mail for the amount of the homevalue change. To make it spendable, one must either sell the house or take out a home-equity loan. As the property tax shoots up, along with the otherwise wonderful increase in home value, it takes up a larger share of disposable cash income.

Where the action is

Savings in the Sunshine State

On Jan. 29, voters embraced a
Florida ballot proposal that
would cut property taxes an average of
\$240 a year for primary homeowners. Last
year, the legislature there passed a property
tax cut expected to save taxpayers up to
\$15 billion over five years, including \$174 for the
average homeowner in the first year. The proposed
Amendment 1 is expected to cut taxes another
\$9.3 billion in five years. However, local officials, publicemployee unions and other critics are pushing back,
saying Amendment 1 will amplify inequities in Florida's
tax system and reduce public services.

Source: South Florida Sun-Sentinel

Indiana's property-tax plan

A property-tax plan passed by the Indiana House of Representatives on Jan. 24 caps homeowner property taxes at 1 percent of assessed value beginning in 2009;

increases the state sales tax from 6 to 7 percent, generating nearly \$1 billion in 2009 (to be used for property-tax relief); subjects major local construction projects to referendums (except school construction projects related to learning); limits local spending growth to a county's average personal income growth over six years; freezes property taxes for people over 65 with homes valued below \$200,000; and offers additional measures of relief.

Source: Associated Press

This is why homeowners on fixed incomes, typically older homeowners, are often the most vociferous opponents of property taxes.

The assessment process makes its own unpredictable contribution to America's property-tax dilemma. People often dispute their assessments, which can lead to tedious research into the values of comparable homes. Because assessors are empowered to determine home value, the process is always subjective and can raise privacy issues.

Americans do not like property taxes. So when they increase dramatically, as they have for the past seven years, it is no surprise that the public and elected officials call for cutting them. While mechanisms to rein in property taxes have their benefits, they often lead to higher taxes elsewhere. Ultimately, again, politicians and voters must face the reality that there is no "free lunch." The best way to bring about substantial tax relief is to reduce government spending.

Gerald Prante is a staff economist at the Tax Foundation.



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In an era of mortgage meltdown around America, veterans find security in VA home-loan benefits.

ene Parker and his family needed to relocate. A game warden assigned to a new region, in eastern Tennessee, he and wife Susie agreed on just the kind of place they wanted: a house large enough for their family of four, office space for Gene, with some acreage around it. They did not want to be sandwiched into a subdivision.

They had a price ceiling. No more than \$150,000. On top of that, they needed to move quickly. The couple, along with daughters ages 3 and 6, had been staying temporarily with relatives. That situation meant an hour-long commute to work for Gene, a 33-year-old former Marine Corps reservist.

Their search was difficult. "There aren't that many houses with land for sale," Susie explains. But once they finally found what they were looking for, Gene's VA Home Loan benefits helped them move quickly to close on it.

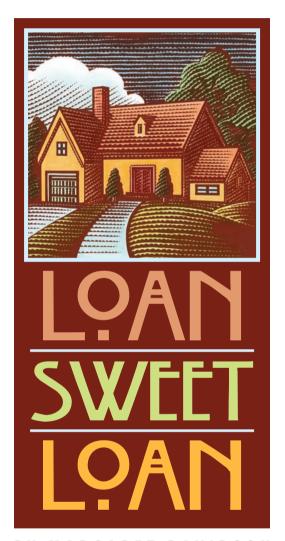
Susie had taken on the task of searching for their home. Each day for more than a month, she checked listings. When she found a few that seemed promising, she looked at them with a real-estate agent. Some were foreclosures, but they still weren't bargains. Many were in bad shape. She soon decided it wasn't worth the trouble to search the foreclosure market.

Houses that looked promising online often had undesirable characteristics when she inspected them in person, she explained. For instance, she liked a log house that was featured on the Web. The photo, however, failed to show how close it actually was to neighboring homes.

Susie visited at least 20 houses without finding what she wanted. "I'm very particular," she says.

In desperation, she started looking for rental houses they could live in until they found a home to purchase. Their older daughter, who was just starting first grade, had already been going to school for about a month. They wanted to get her enrolled in a new school as soon as possible.

Then Susie found a listing that seemed reasonable and decided to take a look at it. When she pulled up to the house, she was pleased to find an unexpected welcoming committee: three young deer standing in the



BY MARGARET DAVIDSON



yard. The inviting front porch, a fish pond and fountain on the house's 1-acre lot, along with the woods in back, added to the outdoor allure.

Delighted by the home's exterior, Susie ventured inside and discovered an interior that was anything but a disappointment. "I fell in love with it from the time I walked in," she says. "Whoever lived here really loved their house." The place had hardwood floors, brand-new appliances, paint colors and a style that she liked. Other than fixing a grout problem in the bathroom and staining the front porch, the 11-year-old home was in fine shape. "We were so glad to finally find a place," Gene says.

The 1,600-square-foot house had three bedrooms and 2-1/2 bathrooms and provided enough room for Gene's office. It even had a shed where he could store the state-owned, all-terrain vehicle he used on the job. A nearby stream provided a launch site for the boat he also used as a game warden.

The price was \$139,500, well within the Parkers' range. They made an offer to the homeowner and were able to negotiate a final price of \$134,500, with the seller paying \$5,000 in closing costs.

However, in the midst of the subprime mortgage crisis, when lenders had become wary and credit was tight, could the Parkers move quickly and arrange the needed financing? They soon discovered that they could, thanks to Gene's military service.

With help from their real-estate agent, the Parkers explored the option of using the Veterans Affairs Home Loan Guaranty program, which provides lenders an added level of security against default, in the form of a federal guarantee. Many lenders, as the subprime mortgage problem has evolved into a full-blown economic crisis, are more than willing to work with veterans who use the program.

The Parkers needed to secure the required documentation to prove Gene's eligibility for the loan benefit. The process seemed easy enough; all they had to do was produce a copy of his honorable discharge certificate from the U.S. Marine Corps Reserve.

They did not have it readily at hand and had to order it. "They were slow in getting us that certificate," Susie says. "We had to extend our close date." After nearly two weeks, it arrived.

The couple also ran into a stumbling block when they tried to find a broker to arrange for a lender who would provide a VA-guaranteed mortgage. Their first attempt was unsuccessful. "She didn't



want to do it," Susie says, leaving her to wonder whether some brokers are uninformed about VA home loans. But their real-estate agent led them to mortgage broker Dan Hall, an Air Force veteran who knows the program's ins and outs and helped them through the process.

The Parkers had to provide proof of their income. They rounded up check stubs and bank statements. It took about two weeks to get everything together. But once they had gathered all the necessary materials and completed all the paperwork, they were approved for a VA loan within one day.

The process also called for an assessment of the property's value by an appraiser selected by VA. The evaluation showed that they were not overpaying for the property. The appraiser set the value at \$139,500.

Hall arranged for a 30-year-fixed mortgage with Chase at a 6.375-percent interest rate. With the help of the VA benefit, the Parkers received the loan with no down payment or need for mortgage insurance. Their broker also helped them successfully apply for a waiver of the \$2,995 fee Gene would have had to pay to VA for use of the loan benefit. He qualified for the waiver because of service-related problems with his feet. He says he wouldn't have been aware of the waiver option without their broker's help.



He especially appreciated the broker's assistance in dealing with the paperwork. "I think he did an excellent job in helping us to get it done in the time frame," Gene says.

"He was my miracle worker," Susie says.

Three weeks after they made the offer, the deal was closed. They had a VA-guaranteed mortgage and the home they wanted. "It went really fast," Susie says.

Today they are all moved in, delighted with their purchase. "We got what we paid for," Susie says. "Our house is very nice."

"If you can get a VA loan, I would recommend anyone getting it," she says. "But it all depends on finding a good mortgage broker who is willing to help you."

VA Loans. Air Force veteran Nelly Cooper faces the possibility of losing her home in a working-class neighborhood of Oceanside, Calif., where she has lived for five years.

Cooper says she got into her mortgage quagmire after she was poorly advised by financial representatives, who told her she was ineligible for a VA-guaranteed loan and urged her to get an adjustable-rate mortgage she thought had a fixed rate for three years. Instead, it started rising after about one year.

SEE PARKERS, PAGE 28

THE VA HOME LOAN ADVANTAGE

A ir Force veteran Dan Hall of Lenoir City, Tenn., has been in the mortgage lending business since 1997. A graduate of Western Kentucky University, he serves borrowers and lenders for

Elite Service Mortgage in North Carolina, South Carolina and his native state of Tennessee, where the company is based. Hall has helped hundreds of veteran borrowers obtain home loans using their GI Bill-based VA benefits over the past decade.



He recently spoke to *The American Legion Magazine* about today's VA home loan, what veterans need to watch out for, and how the program remains one of the most valuable benefits of military service.

Q. How do you, as a mortgage broker, describe the VA home-loan benefit to veterans?

A. The benefit is that they can buy a home, 100-percent financed, with no money down and get a rate that is typically better than conventional rates. You also don't have to pay private mortgage insurance that comes with conventional loans where your first mortgage exceeds 80 percent of the purchase price. This can save the veteran around \$120 per month.

Private mortgage insurance required on conventional loans ensures that if the borrower defaults, up to 35 percent of the outstanding balance is paid by the insurance company, which lowers the liability of the lender, allowing them to sell the house quickly at a lower price. With a VA loan, you don't pay the private mortgage insurance. The government ensures the loan. This, combined with a lower rate, keeps house payments for veterans considerably lower than they are for other borrowers. VA also limits the types of fees that can be charged, protecting against predatory lending. VA also doesn't charge a pre-payment penalty.

VA does require a funding fee for its loans. The fee is paid at closing and can be paid by the seller, the borrower or rolled into the loan. The fee covers government insurance against losses to the lender. The amount of the fee varies depending on whether the veteran has used VA loans before, the amount of down payment, and whether the

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I am in my late 80's and have diabetes. The first thing I noticed when I started using my machine was that my feet were warm when I went to bed. They were always ice cold before. Because one of my problems is poor circulation, I use the machine three times a day for 10 minutes each; in the morning, late afternoon and just before bed. I almost forgot to mention that I have not been able to lift my arms above my head. Now I can do it. You think that's no big deal until you can't do it anymore. —Ralph K.

My husband and I have been into natural products all of our lives but nothing has ever affected us like the Exerciser 2000 EliteTM. My husband is 72 and delivers flowers. He carries 5 gallon buckets of water. Since using the machine, his back hasn't hurt him at all. My hips would hurt if I stood too long and I would get weak and have to sit down. Now I can walk and sit as long as I want. I don't take pain medication anymore. In the morning, when I get out of bed I'm not stiff anymore. At 65, wow, this is great! Thank you for offering such a great machine. We are going to tell everyone we know about it. -Cheryl J.

I had suffered with sleep apnea for many years and had been taking drugs for it. I was told I would have to use a breathing apparatus. In the meantime, I was introduced to the Exerciser 2000 EliteTM and decided to purchase one. Within two weeks, I was sleeping more deeply and restfully than ever before. —David B.

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entitlement is based on regular military or National Guard/reserve service. Some veterans are exempt from paying the funding fee. The lender is responsible for determining the status of any veteran who may be exempt from paying the funding fee and for determining the amount of the funding fee owed by any non-exempt borrower.

Q. How has the program evolved?

A. The VA Home Loan Program developed out of the Serviceman's Readjustment Act of 1944 – the GI Bill. Many veterans had returned home from World War II with little or no savings in the bank. The act, signed by President Roosevelt on June 22, 1944, enabled millions of veterans to become homeowners with little or no down payments. Today, the VA Home Loan Program provides government insurance against losses to the lender. This enables lenders to provide 100-percent financing to veterans.

Q. How can the VA home loan be used? **A.** To purchase a new or existing home, refinance an existing lien on a current residence, or to make energy-efficient improvements in conjunction with a purchase or refinance.

Q. Can a veteran buy any home, regardless of price, using the VA loan?

A. Although there is no set maximum limit VA allows you to borrow with your entitlement, most lenders and financial institutions will not approve a total of over \$417,000. Lenders typically sell VA loans in a secondary market, where the cap is \$417,000. That's the conforming loan amount limit. Anything over is considered non-conforming and subject to different standards and rates.

Q. How difficult is it for a veteran to qualify? **A.** Fortunately, credit score is not the overriding factor in a VA loan. The credit standards are written as guidelines and are meant to be interpreted and used just that way, taking into consideration all of an individual loan applicant's financial, employment and family circumstances. No single factor is a determinant in any applicant's qualification for a VA-guaranteed loan. The use of compensating factors is encouraged for marginally approvable VA loans. One example of this would be if the veteran is enrolled in a home-buying education program provided by the lender. This can be viewed as a strong compensating factor for a case in which it is otherwise difficult to conclude if a borrower is qualified.

You may also still be eligible for a VA loan even if you have no traditional established credit history. A satisfactory payment history on items such as rent, utilities, phone bills, etc., may be used to establish a satisfactory credit history. Other characteristics considered are employment and income. A veteran doesn't necessarily have to have been in one position or job if he or she can establish a stable income over a two-year period. They will also consider part-time employment if it is a reliable source of income expected to continue. A benchmark debt ratio is considerably lower than a conventional loan usually allows but, again, other compensating factors may come into play to make the loan possible.

Q. What are some of the traps first-time veteran home buyers want to avoid?

A. I would advise any veteran to avoid misleading advertisements. Veterans get solicited constantly through mailings or other forms of advertisements. Many of these solicitations suggest that the lender has some special relationship with VA that enables only them to offer this loan opportunity. Some attempt to give the impression that the letter the veteran received came from VA.

Some lenders falsely advertise that VA has a new program to refinance their existing VA loan at a lower interest rate, an Interest Rate Reduction Refinancing Loan. The IRRRL program has been available to veterans since the enactment of the Veterans Disability Compensation and Housing Benefits Amendments of 1980. There are no special programs available only to certain lenders.

Q. How is a veteran supposed to find the right house at the right price and avoid getting into, for instance, upside-down equity positions?

A. You need to find a real-estate agent you can trust who is willing to do the research to find a house and negotiate the best possible price. If you sense that the agent is not willing to spend very much time with you in your search or not willing to listen to your concerns and address them, then you are not with the right person. I have heard a number of agents say they don't like VA loans because of the time they take or the fact that you must use a VA appraiser. This should not be an issue. VA requires that all appraisals must be ordered through their system, and a qualified VA appraiser will conduct the appraisal. The VA appraiser is there to make sure that the home is not in a state of disrepair and it is worth the price. They help to ensure that at the point of sale you





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are not in an upside-down equity position. This in no way guarantees what the future holds for the real-estate market. We have seen some drastic changes over the last year.

As far as getting in too deep, that is why VA has stricter guidelines when it comes to qualifying debt ratios to protect the veteran from trying to purchase more than they can afford.

Q. What other benefits are there to using the VA home loan?

A. You can use the VA loan more than once if you have paid the previous loan in full. The only thing to remember here is that the funding fee increases. If you currently have a VA loan, you may refinance the loan to improve your rate or terms. Generally, no appraisal, credit information or underwriting are required. This is called a streamline refinance.

Q. Is there someone from VA who will help veteran home buyers?

A. You can call someone at VA anytime. To find out the number to call, you can go to www.homeloans.va.gov and look up the regional office in your area. However, they don't make loan decisions and can't override a lender's decision. They can answer questions about the program. On the Web site, they also have a number of links that answer frequently asked questions and provide other information you will need before getting a loan, such as your certificate of eligibility.

Q. Are VA home-loan veterans given any more leniency than other borrowers?

A. Yes. VA has several options to help distressed borrowers. Don't wait until you get the foreclosure notice. Call the regional VA office. You can speak with someone directly about your issues. The VA officer will analyze your financial condition and determine the best course of action.

If the veteran is financially capable, the first option would be to formulate a repay plan to catch up on payments. This would mean paying extra on current monthly payments until caught up. The second option would be to roll the delinquent amount owed back into the loan and start fresh. This is similar to a refinance, but there are no additional fees. If the borrower can't handle the payment level, another option may be to extend the loan term to lower the payment.

The final option is the last step before foreclosure. If VA determines that the veteran is no longer financially capable of making payments, it will advise the veteran to sell the home. It will also work with the lender to hold on foreclosure proceedings for 90 days. The lender is willing to do this because VA is backing the loan. Meanwhile, VA will allow the veteran to potentially sell the home at a reduced price that is lower than what the veteran owes on it. If this happens, the lender will still be paid in full. For example, if the veteran owes \$100,000 on the home but is able to sell it for \$90,000, the lender will still get the 100k owed, and VA will make up the difference. This is not reported to the credit bureau since VA made up the difference. The only way this will affect the veteran is if he ever wants to use the VA loan program again.

Q. Does service-connected disability rating influence a veteran's ability to get a VA loan?

A. In many ways, VA is similar to regular conventional loans in that credit, income, employment and assets are verified and reviewed to determine if the borrower has the ability and the willingness to repay a proposed mortgage. What VA will do is waive the funding fee for a veteran who is determined to be exempt.

Veterans who are exempt from the funding fee include veterans receiving VA compensation for service-connected disabilities, veterans who would be entitled to receive compensation for service-related connected disabilities if they did not receive retirement pay, and surviving spouses of veterans who died in service or from service-connected disabilities. If you were getting the maximum loan amount of \$417,000, this would save you \$8,965.50.

Q. What documentation is needed?

A. First and foremost, the veteran needs to obtain a certificate of eligibility. Many times, the lender can pull this information online through the VA system. Sometimes the online system for lenders can't make a determination. This in no way means it is denied. It means the veteran needs to either go to the VA Web site or call the regional VA office to order. VA may require form DD-214, if the veteran is no longer in the military, to show proof of service. Other than that, the lender will provide the other VA disclosure forms and ask for documentation, including pay stubs, driver's licenses and Social Security cards, tax returns from the previous two years, and bank statements.

To learn more about VA home loans, contact Dan Hall at dan@eliteservicemortgage.com.

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PARKERS, FROM PAGE 21 Like many others in the midst of the subprime mortgage crisis, she has struggled to make payments as the adjustable rate has soared and the value of her house has shrunk. "I couldn't possibly sell the house now," she says. "I would walk away with nothing."

Few of her fellow veterans in California have been getting VA-guaranteed loans. With the maximum loan amount for a no-down-payment VA loan generally set at \$417,000 in 2007, many borrowers in that state couldn't use the program. Only about 140 California borrowers got VA loans last year, compared with more than 3,000 five years ago, says House Veterans Affairs Committee Chairman Bob Filner, D-Calif.

Nationwide, guaranteed VA loans plummeted from about 490,000 in 2003 to 133,000 in 2007 for several reasons. The increased availability in recent years of conventional loans with low initial interest rates, no required down payment and less stringent eligibility standards offered what might have appeared at the time to be an attractive alternative to VA loans in many parts of the country.

As California mortgage broker Pete Ogilvie sees it, the inability of many borrowers in his high-cost state to use government-guaranteed loans has contributed to the increase of subprime mortgages. "People turned to the other alternatives because they couldn't get VA loans, they couldn't get FHA (Federal Housing Administration) loans," he says. "They would have to resort to subprime kind of loans."

Ogilvie, president of the California Association of Mortgage Brokers, says the VA home-loan ceiling is so far out of line with California that he has seen the program go from a major part of his business to nearly complete disappearance.

Many reasons for lack of interest in the program have also been suggested, including what many view as an onerous fee charged to most veterans for use of the benefit; a misperception by realestate agents, lenders and borrowers about the red tape involved in the process; and lack of awareness of the benefit.

Cooper and other panelists explored VA homeloan issues at a November public forum conducted in Chula Vista, Calif., by Filner. He got an earful.

The VA loan benefit is "irrelevant," charges Filner, who was struck by how little it is used. "Nobody has really made a deal out of it," he says. "It's just as if the program disappeared." Soon after, he introduced legislation to address his concerns.

Judith Caden, director of the VA's Home Loan Guaranty program, would also like to see some changes. "I don't think veterans should have to pay to use the benefit," she says. She notes that the VA loan service does not have the authority to change the fee requirement.

VA has addressed one nagging past concern of borrowers, lenders and real-estate agents: the slow application process. "There is a lot of misconception," Caden says. "We've done a lot to streamline the program. Other than having to get a certificate of eligibility, it's really no different than getting a conventional loan."

Since being enacted as part of the 1944 GI Bill, the program has guaranteed about 18 million loans totaling about \$935 billion. For many, it has proven the only route to financing. A 2004 report evaluating the program said 82 percent of first-time VA loan borrowers could not have qualified for a conventional loan.

During the recent tumultuous times in real-estate financing, VA has helped veterans with guaranteed loans to avoid foreclosure. In fiscal 2007, foreclosures were prevented by VA interventions in about 8,500 cases.

Still, in November, there were about 3,000 foreclosed homes financed under the program on the market. The numbers were highest in Colorado, Georgia, Illinois, Indiana, Michigan, North Carolina, Ohio, Tennessee and Texas.

Many veterans struggle to pay their housing costs. A 2006 American Community Survey by the U.S. Census Bureau found that the median monthly house cost for owners with mortgaged homes was \$1,402, while median annual veteran income was only \$34,437. "The average veteran can't afford the median monthly cost for housing," says Ronald Chamrin, assistant director of The American Legion's National Economic Commission.

VA home-loan representatives realize the risk and the reason the program exists, to give veterans a leg up in return for their service, and to give them a sense of security, in case things don't work out. In this era particularly, it's a benefit no veteran wishing to buy a home should ignore. Says Caden, "I would encourage all veterans to consider it, because it's a good program."

Margaret Davidson is a freelance writer living in Wisconsin.

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Sealed vault tubes of President coins go to public for \$28



■ SHUT OFF: Here's some of the last dozen stacks of Presidential Dollars that are no longer being minted and are extremely uncommon because they're actually carved with edge lettering.

Public gets hoard of last Presidential coins free

By SHAWN OYLER

(UMS) - Starting at precisely 7:45 a.m. today, some of the last Presidential Coins ever to be minted by the U.S. Government are being handed out free to the public.

They are getting them free with every single vault tube they claim.

The U.S. Government barely got started minting these new Presidential coins and by law were required to stop production forever. There will never be

So, who's to thank for this massive giveaway effort? Well, it's not the government. It's the World Reserve Monetary

And we'll even give you the direct

Hotline to call so you can be among the first to get yours free right now.

People everywhere will be trying to get their hands on the last of these magnificent stacks of coins with the never-before-seen edge markings. But only those who get in before the 7day deadline are being handed one of the remaining brand new nevercirculated Presidential Dollar Coins free with every single \$28 sealed vault tube.

Officials at the World Reserve are coping with the explosion of calls. So, don't give up calling if you don't get through the first time. Keep trying.

up special Hotlines in three Regional Distribution Zones in an effort to maintain order across the country. We feared the flood of calls could bring us to our knees but we are now equipped to handle everyone who is trying to get through to get our last coins," said Stephen Speakman, Director of Hotline Operations for the World Reserve Monetary Exchange.

All this is happening because the World Reserve has revealed it will release the last of its secretly located hoard of \$13 million worth of never-circulated Presidential Coins in vault sealed tubes to prevent them from ever being introduced into com-"It's a miracle we were able to set merce. It's the only way to maintain their value as never-circulated coins.

"This is what everyone wants but so few will actually have. So many will be left out in the cold or with ordinary circulated coins if they can even find them in their bank change. That's why we are so widely advertising our plans to give away some of the last never-circulated Presidential Coins free," said Speakman.

Those who do beat the order deadline will get one of the last Presidential Dollar Coins free so they can handle it, show it off and still keep the valuable vault tube sealed and perfectly intact.

The U.S. Government is required to mint each President with a single Presidential \$1 Coins, with a different President appearing every ninety days. That's why everyone is still trying to get the last of these Presidential dollar coins now that minting has been shut off.

"To honor each President there will be forty sealed vault tubes in all, each containing twelve never-circulated Presidential Coins. That's 480 coins.

But with the forty free coins everybody is getting, it becomes a spectacular collection of 520 never-circulated coins in all, loaded into two separate heavy vault boxes. Only those lucky enough to get in on this now will be among the first to be automatically taken care of with all of the new Presidential Dollars to ever be minted for the next ten years," explained Speakman.

The Presidential Dollars may be hard to find because they have not really made their way into the National Banking System. Banks will not honor requests for the free coins. And Banks will never have these crystal-clear sealed vault tubes of the never-circulated coins that show off the rare edge markings. Claims for these free coins which are in never-circulated condition are only being honored by the World Reserve for the next seven days and only for those who beat the deadline for the sealed yault tubes.

"Just look at that stack of coins. When Americans get their hands on those, they are really going to do a double take," Speakman said.



■ JACKPOT: These two massive vault boxes contain the sealed vault tubes for the complete collection of forty Presidential Dollars, 480 coins in all. Values fluctuate, but just think if you had saved 2 vault boxes of uncirculated Eisenhower Dollars from 1973. They would now be worth \$6,912.00. It's a real steal at just \$28 for these crystal clear sealed vault tubes that show off the rare edge markings and protect the coin's never-circulated value.

How to get free Presidential Coins

Every reader of this magazine who beats the order deadline will still get one of the last never-circulated Presidential Dollar Coins free with each sealed vault tube at just twenty-eight dollars plus shipping. Rations of these coins are uncertain because miniting has been shut off and there can never be anymore. Once they're gone, they're gone. By law, once the miniting shuts off, they will never be minted again. So, in an effort to maintain an orderly distribution of the World Reserve's remaining private hoard of coins, claim lines have been established in three Regional Distribution Zones.

Find the Regional Distribution Zone you live in on the map below



Call the Claim Line set up in your Distribution Zone for the next 7 days only

If you live in Zone Call: 1-800-731-3564 Lines open 7:45 AM - 8:45 PM

If you live in Zone 2 Call: 1-800-326-1627 Lines open 8:00 AM - 9:00 PM

If you live in Zone 3

Call: 1-800-239-6745 Lines open 8:15 AM - 9:15 PM

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A well-regulated militia

At a time of extended National Guard war deployments, state defense forces cannot be forgotten. In fact, they should be strengthened.

BY JAMES JAY CARAFANO

When America's founding fathers authored the documents that gave birth to the new republic, they strongly held that few institutions

COMMENTARY

are more important than a well-regulated militia.

Large-standing armies, they

believed, could become instruments of tyranny. According to consensus, it would be better to rely on volunteer citizen-soldiers to take up arms in times of crisis. Signers of the Constitution en-

shrined the right of individual states to raise and maintain their own home guards, and local militia became one part of the bedrock of good governance and a vital instrument for the preservation of American liberty.

Since then, the concept of a citizen militia has grown and adapted to suit the needs of a changing nation. One of the first U.S. laws, the Militia Act of 1792, required all free white males between 18 and 45 to arm themselves and attend local musters.



The law was never seriously enforced, and over the course of the century, militias consisted mostly of local volunteer military organizations that varied widely in scope and character. While the militia never evolved quite as Congress intended, citizen service became ingrained in American culture. During the Civil War, for example, Union volunteer forces dwarfed the numbers of the regular Army. The citizen-soldier concept became more formalized in the wake of the Spanish-American War, and by the outbreak of World War I, the American militia system was much more regularized, as it is today in the form of the Army and Air National Guard.

One element of a well-regulated volunteer militia, state defense forces, doesn't get much attention but could play a vital role in keeping the nation safe, free and prosperous in the 21st century, especially during a time of extended warzone deployments by National Guard units. U.S.

Volunteers from the Maryland Defense Force Medical Command treated more than 6,000 injured people in the aftermath of Hurricane Katrina in 2005. Tom Darden

law allows states to raise and maintain SDFs. As the emergency response to Hurricane Katrina demonstrated, they can be an important supplement to the National Guard, particularly during disasters. When trained, disciplined and well-organized, local responders can provide immediate aid and security. Congress and the Bush administration should encourage states to better organize, train and equip these volunteer units. State to state, the levels of interest and support for SDFs vary greatly, from the vital and strong to the nonexistent.

Prominence to Passé and Back Again. State defense forces first rose to prominence during World War I, when most National Guard troops were federalized and shipped overseas. A few states, mostly in the Northeast, organized formal "home guards" made up of local volunteers. About 100,000 armed and trained SDF volunteers guarded key infrastructures and secured the coastlines and land frontiers during the war.

During World War II, about 200,000 of these home-guard volunteers, with U.S. War Department support, replaced the mobilized National Guard. California, for example, was so concerned with the threat of Japanese sneak attack that it spent \$40 million on its guard during the course of the war. After Pearl Harbor, the California State Guard expanded to 20,000 members. During the Cold War, many states relied on their defense forces to support civil-defense missions.

The Special Defense Force program was revived in 1980, on the premise that SDF personnel would have to replace the National Guard on the home front if troops were mobilized to fight in Europe. The total number across the nation peaked at about 20,000.

As the Cold War wound down, interest in the state forces lapsed. With the implementation of the total-force concept at the Pentagon and the success of the all-volunteer military, Washington increasingly emphasized the National Guard, increasing its funding, training, modernization and professionalism. As a result, states were content to rely on the Guard. Also at the time, concerns over civil defense had waned. Many state adjutant generals cut funding, ignored or even disbanded their SDF units. Post-Cold War SDFs throughout the United States soon became loosely organized volunteer organizations serving mostly in ceremonial



Dr. Eric Bowman, left, a psychologist, receives an emergency-service ribbon from Brig. Gen. Frederic Smalkin of the Maryland Defense Force. Tom Darden

capacities, along with a few small but effective state organizations. Currently, 23 states maintain state defense forces of some kind, with a nationwide total of about 14,000 personnel.

Now, however, with increasing worries over homeland security and natural disasters - along with the frequent and extended deployment of National Guard units - some states have renewed their interest in the SDF concept. One of the greatest values of the program is that it requires absolutely no new legal framework. States can build robust, practical, efficient organizations under existing authorities. The Constitution and U.S. Code Title 32, Sec. 309, authorize state defense forces. An SDF is under the command of the governor and reports to the state's adjutant general. The state's constitution and laws prescribe the force's duties and responsibilities.

Unlike the National Guard, SDFs are state-only and not funded by the federal government. In order to use armories, train at military installations and receive in-kind support, states have to comply with federal standards for the National Guard in matters of accession, training, uniforms and discipline. SDF personnel receive no pay for training but may be paid for active duty under state control.

Called to Duty. Hurricane Katrina revived public awareness of SDFs. Several thousand home-guard personnel from at least eight states helped in the aftermath of the 2005 disaster along the Gulf Coast. Louisiana activated all of its SDF units. About 150 members were used in support of the

Louisiana National Guard Mississippi also activated all of its state guard personnel, principally in support of the Army National Guard, to provide security and to operate shelters. Under the direction of the adjutant general, Alabama SDF personnel assisted in providing security and supporting operations of the Alabama National Guard.

The Texas State Guard activated more than 1,000 members to paid active duty. Medical and military police units received evacuees at Kelly Air Force Base and supported operations at the Houston Astrodome, and at shelters in four other locations within Texas. Georgia SDF personnel were activated on unpaid status to process evacuees through

Dobbins Air Reserve Base, and to provide medical and administrative support and security for shelters. Virginia used about 100 unpaid volunteers as part of the Katrina response operation. This allowed additional members of the Virginia National Guard to deploy to the Gulf Coast. Members of the Virginia defense force assisted in the deployment of National Guard units and provided security for armories. The Tennessee State Guard was alerted Sept. 1 and activated 150 volunteers to secure and support shelter operations at several locations.

The Maryland Defense Force Medical Command made one of the most notable and interesting deployments. Within five days of the storm, the command had organized and was ready to send in 22 medical and support personnel to help with relief efforts. The team was linked with 68 volunteers drawn from health and mental-hygiene offices across the state. It was a unique mix that combined desperately needed medical services with a military-like command-and-control headquarters that could arrange transportation and support. In effect, the medical volunteers instantly became a temporary SDF team. The new unit was virtually created on the tarmac before two Maryland Air National Guard C-130 crews flew the volunteers straight into the disaster area. The command set up six treatment stations and provided care for more than 6,000 victims.

A Renewed Role. Katrina demonstrated the difference between a normal disaster and a catastrophe. Normal disasters call for a cascading

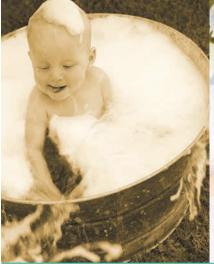
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response: local community resources have primary responsibility and, when their resources are overwhelmed, they seek aid from the state. When state assets are exhausted, the federal government steps in. The process usually takes days.

In catastrophic disasters, state and local responders are stressed from the start. In these situations, it is vital to draw on volunteer groups to help until federal authorities can mobilize.

State governors have great responsibility for preparedness and response to catastrophic emergencies, but they have few resources available to them other than

their National Guards. SDFs provide a low-cost way for states to increase capability and to organize other volunteer groups during times of crisis. However, they have received hit-and-miss attention. Some state adjutant generals want strong and effective SDFs as part of their state military departments. Others resist SDFs because of the additional burden of managing them. Historically, the Pentagon has offered little support or advice to states about SDFs. While the Department of Homeland Security promotes volunteer participation in national preparedness and response programs, it, too, has paid scant attention to SDFs.

Neglecting this kind of service is a mistake. With National Guard forces being called to active duty more frequently than at any time since the Korean War, the need for SDFs to provide backup support to the states is not only apparent – it's obvious.

Making It Work. A special defense force should be at the core of any state's volunteer services in times of crisis. SDFs, according to some estimates, could muster up to 250,000 volunteers throughout the country to help handle disasters anywhere, providing a plethora of services from medical aid to rebuilding infrastructure.

Congress can help by establishing a legislative framework to require appropriate cooperation between DoD, Homeland Security and state governments on SDF matters. One bill, the State Defense Force Improvement Act, was introduced



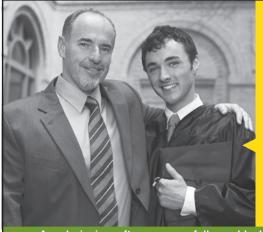
Maryland Defense Force Brig. Gen. James Flynn, left, meets with Brig. Gen. Ralph Lupin of the Louisiana National Guard at a Belle Chasse, La., hospital on Sept. 14, 2005. Tom Darden

by U.S. Reps. Joe Wilson, R-Ga., and Lincoln Davis, D-Tenn. The act seeks congressional recognition of state defense forces as "an integral military component of the nation's homeland security effort" under state control, and for use at the state level in accordance with state laws. The measure would also authorize the Pentagon and Department of Homeland Security to provide limited support for SDF at no direct cost to the federal government.

States do not have to wait for Washington. Texas, Maryland and others offer a number of models and best practices that can be adopted right now to make local SDF units more robust and effective. State officials and local leaders can achieve a great deal at little cost if they invest only a modest amount of effort in establishing, organizing or revitalizing their SDF capabilities.

In the national debate over how the United States can best respond to major disasters such as Katrina, Washington does not have all the answers. Strong community response through volunteer groups, such as state defense forces, is an essential part of preparedness and is not too far from what the founding fathers had in mind.

James Jay Carafano, a retired U.S. Army lieutenant colonel, is an expert in military defense and homeland security at The Heritage Foundation. A former assistant professor at the U.S. Military Academy at West Point, he is the author of many books and studies.



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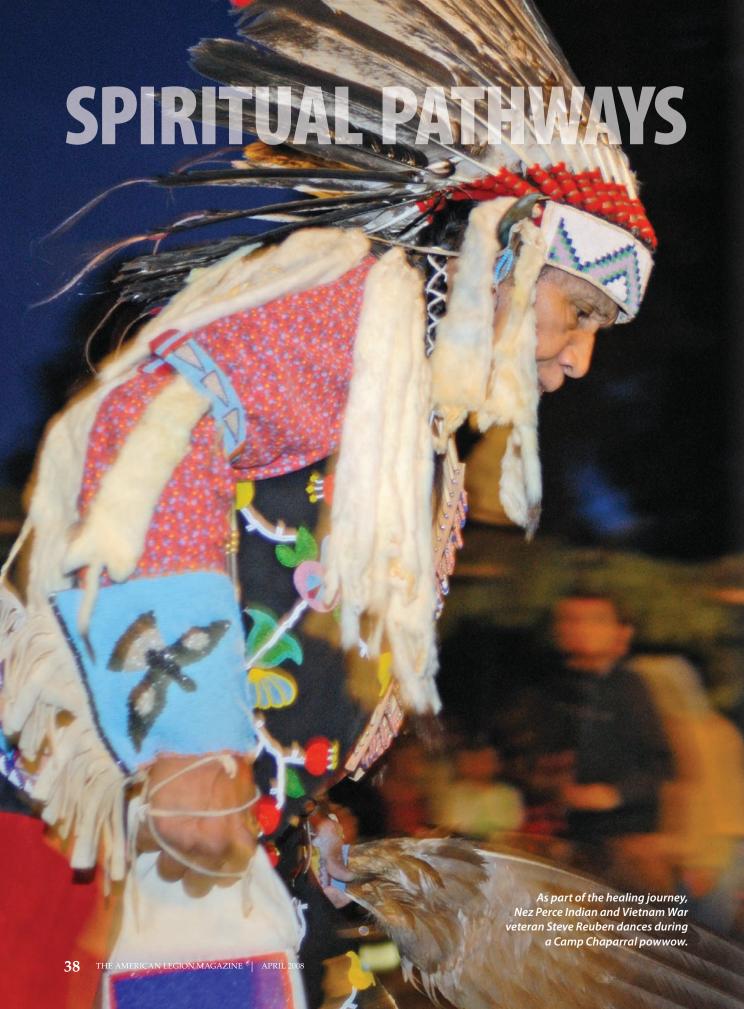


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Ancient traditions help mental-health professionals connect with American Indian veterans battling PTSD.

STORY BY KEN OLSEN AND PHOTOS BY AMY ELLIOTT

Steven Reuben's 25th Mechanized Infantry unit is ambushed while working its way up a Vietnamese mountain. A rocket-propelled grenade blows through his legs. His body goes one direction, his weapon another. He lies wounded and bleeding, undetected and unable to fight. He listens in horror as his fellow soldiers are slaughtered by North Vietnamese troops just a few feet away.

This is the scene Reuben cannot shake, a nightmare that started in Southeast Asia in 1969 and has yet to end. He came home to the Nez Perce Reservation in northern Idaho with shattered knees, shattered eardrums and a shattered soul. By the early 1990s, he was checking into his third VA treatment program. And like many of the 21 other American Indian veterans he joined for that final round of post-traumatic stress disorder treatment, nothing quelled the memories, the flashbacks, the relentless dreams. Two of the other veterans in the program committed suicide, and nine fled before the inpatient program was finished. "The Indian veterans didn't trust the counselors," Reuben says. "Therefore, they couldn't bring their problems out."

A handful of VA staff with combat experience shared the same frustration. They knew decades of cultural misunderstandings and mistrust – marked by some VA workers turning away veterans with the suggestion they get their medical care from the Indian Health Services – had created a seemingly insurmountable rift. "Nobody was dealing with PTSD," says Dave "Coyote" Mann, who saw action in Vietnam and worked as a veterans service officer for his people on the Yakama Indian Reservation. "They were just shoving it away."

As a result, in 1992, Mann and three VA staff members created a program that blends modern psychology with ancient spiritual healing. Today, Camp Chaparral is the

nation's most well-regarded program for treating Indian veterans with PTSD and showing VA health-care providers the power of ancient spiritual healing. "This is the only place I've ever found honor," Reuben says. "It's the only place I've ever found healing."

Camp Chaparral brings VA health-care workers and veterans together on a sacred section of the Yakama Indian Reservation in central Washington that is traditionally closed to non-tribal members. Here, amid the



On a reservation in the Pacific Northwest, Camp Chaparral combines healing with understanding as patients and counselors spend their time living in lodges nestled in the trees, sharing experiences and learning the ways of American Indian culture.

towering ponderosa pines, veterans and VA health-care workers sweat together, share their thoughts in group counseling, and conduct traditional Indian ceremonies and dances. From the first early-morning sweathouse session to the last lingering campfire conversation, the veterans share their battles with PTSD and give VA staff and other sufferers the opportunity to experience spiritual medicine.

Despite 15 years of unmatched success and the need to serve nearly 200,000 Indian veterans, VA reduced its support for Camp Chaparral soon after the wars in Afghanistan and Iraq began. The number of VA staff permitted to attend has been cut in half, to 40. Admission, once open to VA health-care workers across the country, now is restricted to staff in Oregon, Washington, Idaho and Alaska. Funding was slashed from \$50,000 to \$25,000 two years ago, forcing the camp to shrink from seven days to four days. And VA provided no financial support at all in 2004. That year's camp would not have been possible without emergency help from the Yakama Tribal Council.



AMERICAN INDIANS
IN THE MILITARY

181,000 Number of living American Indian veterans of U.S. wars

21,947 American Indians and Alaska natives who are on active duty with the U.S. Armed Forces (as of October 2007)

3,868 American Indians and Alaska natives currently deployed in theater

47 American Indian or Alaska natives who have been killed in Iraq and Afghanistan since the war on terror began

VA says it's had little choice. Doctors, nurses and social workers are so busy at regular facilities that they can't be spared to attend Camp Chaparral, according to department spokespersons. And when VA's budget is strained, as it was in 2004, decisionmakers choose to use their resources differently.

"It is challenging for facilities, especially for our smaller sites, to have large numbers of staff away at the same time," VA spokeswoman Megan Streight says. She maintains that VA will never stop funding Camp Chaparral. "Camp Chaparral is recognized as an extremely valuable event in our network. We are fully committed to supporting it."

Mann is skeptical. Given VA's shifting priorities in recent years, tight budgets and attitude toward Indians, he doesn't expect the camp to be around another year.

"It's a problem getting VA to understand that Camp Chaparral is very important to our people," Mann says. "If they don't want to give money, that's one thing. They should at least allow people who

work at VA to attend."

This is no time to cut back on PTSD treatment, Mann insists.

"We're going to get an influx of Iraq and Afghanistan veterans, and we're not prepared for it," he says. "They've got to get their mental-health programs up and running. I've got a son in the Army in Afghanistan. He's going to have problems when he gets home."



Vietnam War veteran and service officer David "Coyote" Mann is one of the founders of Camp Chaparral.

Informal, Intense. Steven Reuben knows firsthand the weight of mental-health baggage a combat soldier often carries home. He had never been off the Nez Perce Reservation when he left for basic training in 1968. His first firefight, a few days after arriving in Vietnam, was the Tet Offensive. "They gave us a one-day combat refresher and sent us into the shit," Reuben says.

He was trained as a mechanic, but Reuben was never ordered to use those skills overseas. "They took my wrenches, handed me a gun and sent me out," he says. That continued until the night-patrol ambush that has never quite ended in his mind.

Reuben didn't drink or smoke in Vietnam, but he developed a ferocious appetite for alcohol once he returned. He eventually overcame his drinking problem. The PTSD was a different story, despite multiple attempts at VA treatment.

Then Dave Mann invited Reuben to participate in the first session at Camp Chaparral.

VA mental-health professionals and veterans are assigned to families of between 15 and 20 people at the camp. Each is led by at least one American Indian combat veteran and tribal elders.

During daily sessions, the Indian veteran talks about the trauma of war and, with the assistance of the elders, the spiritual medicine that helped him deal with PTSD and resulting substance-abuse problems. VA staff and veterans participate in sweats in the early morning and late evening, building trust and breaking down barriers.

"We decided the best way to train the counselors, doctors, nurses and other VA

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The campfire remains lit throughout the session, drawing crowds both day and night.

people was to sensitize them to our culture," Mann explains. "And we are trying to expose them to how veterans really feel. It doesn't make them instant experts, but it does make them more accepting."

Camp Chaparral also addresses cultural problems that prevent Indian veterans from getting the help they need. One of the first steps is persuading VA health-care providers to abandon an assembly-line approach to medicine, turn away from their computer screens and listen to their patients.

"The individual has to feel safe in order to share the deepest, darkest part of their struggle – before they can begin dealing with the PTSD," explains Steve Tice, one of Camp Chaparral's founders, who dealt with PTSD both as a combat veteran and a VA counselor. "To take that first step and find safety, for a combat veteran, is very difficult. Making a person feel safe is, in part, about culture. You need to understand what they bring into treatment."

Reuben remained a quiet loner in Camp Chaparral's family sessions for the first five or six years he attended. Hearing other Indian veterans talk about their experiences and sharing sweats and other ceremonies gradually gave him the confidence to deal with his own trauma.

"It helped me with the memories of the firefights I was in," Reuben says as he cleans the war bonnet he'll wear for the powwow during the event's final night. "It helped me with the memories of comrades who were wounded and crying out."

Now Reuben leads a family group and sweat lodges at Camp Chaparral. Helping other veterans, and helping VA health-care workers understand both the trauma of combat and the power of Indian spiritual practices, is strong solace. "This gives me

confidence and helps me cope with the outside world," he says. "Before, I couldn't go out without looking behind my back."

"You never get over it," says Jake Mann, Dave's brother and an Air Force veteran who served four tours in Vietnam attached to the Marines and other units. But Camp Chaparral gives veterans "a way of releasing and learning how to live with it."

Beyond helping them understand and treat American Indian veterans, Camp Chaparral helps VA employees deal with the personal stresses of their work. "We're trying to get them to better understand themselves," Mann says, "so they can better understand their clients."

That's critical, says Suzanne Williams, an Air Force combat nurse during the Vietnam

War who is now a social worker and therapist in the PTSD treatment program at the Spokane, Wash., VA. For 35 years, Williams couldn't talk about her war experiences – until she came to Camp Chaparral.

"You come (to Camp Chaparral) thinking you are going to get a training on working with Native American veterans. I didn't realize I was going to be asked to talk about my own



Suzanne Williams has attended Camp Chaparral as both a patient and a counselor.

experience and begin my own healing journey," Williams says. "If I hadn't come here, I would never have been able to work with veterans."

Some VA doctors and nurses say Camp Chaparral is the best and most meaningful PTSD training they receive.

"Many people who suffer from PTSD hold things pretty close to their chests," says Dr. John Osborn, who has treated patients at the Spokane VA Medical Center since 1983. "You don't develop a sensitivity to PTSD without this sort of experience. And in medicine, if you don't suspect a diagnosis, how are you going to make it?"

Ken Olsen is a freelance writer who lives in Spokane, Wash.

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Sgt. Jill Stevens leans wearily against a wall outside the Sapphire Ballroom, Planet Hollywood, Las Vegas. She awaits direction from her handlers, having just grabbed a 15-minute nap at the buffet where 52 sequestered Miss America contestants are gathered for their version of what Stevens might normally call "chow." Stevens is used to the pace. A combat medic who served a year in Afghanistan, marathon runner and nurse, she's always fighting time. She knows how to take rest when she can. But even for her, it's difficult at this moment in her life, as a contestant for Miss America. She is exhausted, so much churning in her mind.

It is Wednesday, the seventh day of the 2008 Miss America extravaganza, with three and a half days of withering scrutiny, sleep-deprived nights, rehearsals, rehearsals, rehearsals, and preliminary and final competitions still ahead of her. It is increasingly difficult for Stevens to find time for the two-hour daily workout that keeps her sane. She wants to be free for just a few hours so she can go for a run in the crisp January sun. Even if she

Sgt. Jill Stevens smiles for photographers on her way to the Evening of Dreams black-tie gala in Las Vegas. After winning the Miss Utah title, Stevens became the first combat veteran to compete in the Miss America pageant.

could somehow obtain permission to leave the building, running and cycling would be out of the question. Pageant organizers ordered her to stop a month ago because her thighs were deemed too muscular.

Most of all, Stevens – a woman of steadfast faith and morals, a tomboy who would rather be hanging out with the guys in her sweats and a T-shirt – is stuck in Sin City USA, competing for something she dislikes: attention. She feels extraordinary pressure because she represents her fellow soldiers, her home state of Utah, her family and her Mormon faith. She says she does not want to let anyone down. She is particularly worried about the 10-minute individual interview and the onstage interview already conducted during the week's hectic schedule.

"I hate how I'm delivering," she complains, settling into a plush sofa in the hotel mezzanine.

"It's crushing me. Right now, I would rather be in combat."

An Unlikely Road. Little about the life of Sgt. Jill Stevens would suggest she would land here. While most Miss America contestants grow up burnishing their skills on the regional pageant circuit, Jill was roaming the outdoors or hitting the basketball court in a boyish haircut, baggy jeans and base-

"She would be more comfortable doing belly rolls in the dirt than little princess parties," says her mother, Karen Stephens. "For a while, I worried about how I was going to get her to stop shopping in the boys section."

Stevens' family is similarly surprised that she ended up in the military at all, although there were clues to that possibility early on. She was always goal-oriented, self-disciplined and driven, the sort of girl who at age 5 lined up the shoes in

her closet in perfect order and lectured her mother about the ways the family meals fell short of meeting the four food groups.

Stevens also does not come from a family with a tradition of military service. Her parents - who joined households from previous marriages when she was 7 made it clear that in order to afford to attend college, she and her three brothers and three sisters would have to excel at something scholarship-worthy. So three months

before high-school graduation, Stevens joined the National Guard. With her Guard stipend and a leadership scholarship, she entered Southern Utah University in Cedar City in 2001. There, she joined ROTC.

Stevens became the first female to compete as a regular member of the ROTC Ranger Challenge Teams from 23 schools in California, Arizona, Nevada and Utah. No matter how bruised, battered and tired she was, she never complained unlike some of her male counterparts - and never gave up.

"She scored higher on the physical-fitness test than 90 percent of the males," says Maj. Brent Anderson, her ROTC commander. "She has the beauty and the brains and the strength. People look up to her because of that."

In Theater. While driving home to a Salt Lake City suburb the day before Thanksgiving 2003, Stevens got a call from her National Guard commander. She was ordered to pack for Afghanistan. She deployed to Bagram Air Base as a combat medic with an Apache helicopter battalion that had three key missions – attack, resupply and troop support. "This was not a humanitarian mission," emphasizes Chief Warrant Officer 5 Lavne Pace, a helicopter pilot from Stevens' National Guard outfit, who, like many of her combat kin, has stern words for bloggers who questioned Stevens' war-zone bona-fides when the Miss America reality show started airing in the weeks prior to the pageant.

Stevens' unit still found time do humanitarian work in theater. A group of the Utah Guardsmen would hitch a ride to Jegdalek with helicopters flying resupply missions to forward operating bases, help the villagers, then catch a ride back as

> the choppers returned to base. Stevens had a knack for putting the villagers at ease. Because of that, she and Pace were able to take a 5-vear-old girl afflicted with a cruel, cross-eved condition called strabismus back to Bagram for surgery that restored nearly 100 percent of her vision.

Altogether, the Utah Guard unit brought more than a dozen children and adults back to the base for medical treatment, and found hospitals, surgeons and transpor-

tation to the United States for two boys to receive open-heart surgeries. Stevens, Pace and three other Guardsmen also initiated efforts to build the largest orphanage in Afghanistan. They've secured 50 acres northwest of Kabul for the facility, which will serve 500 boys and 500 girls.

the unit morale booster, cooking chocolate birthday cakes in a Dutch oven and bread in an oven fashioned from aircraft parts. She organized ing socials.

Stevens also distinguished herself at Bagram as movie nights, pizza nights and other stress-reduc-



Following the pageant, Stevens kicked out of her high heels and enjoyed a reception with family and friends. She wasn't among the 10 finalists, but the public voted Stevens as "America's choice."

The Pageant Circuit. Three weeks after returning to Utah in April 2005, Stevens hit the books. She took five summer-school classes. including chemistry, in order to maintain her

status as a college junior and regain acceptance into the nursing program. Then Del Beatty, director of student involvement at Southern Utah University, dared her to enter the Miss SUU pageant.

"I saw in her, three years ago, exactly what America sees now," says Beatty, who has since become dean of students at the College of Eastern Utah. "She is the real deal. She has done everything that every girl has said, 'Oh, I wish I had the courage to do that.'"

Stevens won Miss SUU, then second runner-up at the 2006 Miss Utah pageant, and planned to leave it at that.

"It was the way pageants emphasize looks and the whole vanity of it," Staff Sgt. Dallas Wilkerson, a close friend and fellow Utah Guardsman, explains of Stevens' reluctance. "She also had reservations about showing off her body. She doesn't like to bring attention to herself."

Sharlene Hawkes – Miss Utah 1984 and Miss America 1985 – persuaded Stevens to take another shot at the Miss Utah title because of the message she could carry and the example she could set. "Her whole life is about being in service," Hawkes explains. "She didn't just develop a shtick for Miss America."

Stevens entered and won the Miss Davis County crown, giving her another opportunity to compete for Miss Utah. It still didn't feel right. She called the first runner-up and offered her the Davis County honor. The first runner-up refused, and Stevens charged ahead and became the 2007 Miss Utah. "Once she decided to do it, she gave it 150 percent and never looked back," Karen says.

Stevens also felt confident becoming the first activated combat veteran to compete in the Miss America pageant, which had advertised a change of direction – the pursuit of a national role model, a "real girl" who, as one of the judges would explain during the preliminary competition, could dress to the nines for a White House audience one day and don a baseball cap and hang out with the troops in Baghdad the next.

The Contest. The day Stevens left home to drive to Las Vegas for the 10 days of preparation, preliminaries and final pageant, flags flew from every

Miss Connecticut: The Legion Riders tradition continues

Dana Elaine Daunis knew just what to do as soon as she became the 2007 Miss Connecticut: grab her leather jacket, duct tape a crown to her motorcycle helmet and head out with the Legion Riders, following in the footsteps of Miss Connecticut 2006 Heidi Voight. Daunis also is a member of the American Legion Auxiliary. With the Miss America competition behind her, she now plans to pursue a master's degree and continue her child-abuse prevention work, as well as helping veterans. Daunis spoke with *The American Legion Magazine* the day after winning one of the preliminary talent competitions for her vocal performance of "Let Him Fly."



Q: How did you become involved with the Legion Riders and the Legion Auxiliary?

A: Last year Miss Connecticut spent a lot of time working with them, and she had hoped the new Miss Connecticut would basically carry on with the legacy that she started. I'm hoping the next one will, too, because we've really tried to affiliate the Miss Connecticut organization with the Legion Riders.

Q: What are the benefits of Miss Connecticut working with the Legion Riders?

A: It eliminates stereotypes for the Riders, and on the flip side, it eliminates stereotypes for pageant girls. People assume that we are only in heels, that we don't do anything fun, and here we are riding on the backs of Harleys.

Q: What sort of work have you done with Legion groups? **A:** We've done stand-down in Connecticut. We spent the

day volunteering our services, passing out clothes to homeless veterans and doing eye screenings. We also visited the veterans hospital and spent a couple of hours meeting with a few of the veterans who couldn't get out of the hospital. It was an incredibly moving experience.

Q: What do you think of all of the media attention that the Miss America Pageant has received this year because Miss Utah – Jill Stevens – is a veteran?

A: I think it's wonderful. You have someone who served her country now vying for the title of Miss America. Jill is eliminating a stereotype for women who assume they could never serve their country because they are too much of a "girly girl." She's also eliminating a stereotype that someone who has served our country cannot put on a pair of heels and compete in a national pageant.

Interview: Ken Olsen





house in her neighborhood, just as they had the day she shipped out to Afghanistan. She carried a basket with a gift to open each day – a special scripture, a CD of her mother singing Jill the song she wrote for her baptism, a tube of lip balm emblazoned with the words "Modest is Hottest" – a reference to the sergeant's preference for a

one-piece bathing suit and a conservative evening gown. She fielded media calls from the road – she receives three to five interview requests a week – and joked about the skills she's had to acquire for this unusual mission.

"I love to challenge myself; that's why I do marathons, that's why I'm in this pageant," Stevens says. "It's a challenge to be a lady. Who invented high heels? That *is* a joke." It has also been a learning experience. She says pageant

competition has "enhanced my ability to interact with people of all ages, and it's definitely improved my speaking skills."

Thursday, the final night of preliminary competition. Jill appears onstage in a flowing light turquoise dress to sing "Shy" from the Broadway musical comedy "Once Upon a Mat-

Stevens joins other Miss America semi-finalists in dropping to the stage and doing push-ups after their elimination, as the theater audience cheers them on.

tress." She is easily the most animated of the evening's contestants, moving to the edge of the stage and reaching for the audience. But afterward, she frets about it. She did not hit her long opening

note, she says, because she had a frog in her throat.

Between rehearsals Friday afternoon. Jill is back before a passel of media at the Sapphire Ballroom, matterof-factly explaining her assessment of where she's soared and where she's stumbled. This marathon started two years ago with her first pageant, she says, and she's now at mile 26 with the

Military Miss America

At least two prior Miss America contestants were serving in the military when they competed for the national crown. Others joined after their pageant bids.

LEAH HULEN, 1992 MISS TENNESSEE: A second lieutenant in the U.S. Army, Hulen served in Panama as an intelligence officer from June 1990 to October 1991. She transferred to the Tennessee National Guard public-affairs detachment and was promoted to first lieutenant. She transferred to the inactive ready reserve in 1998 and was discharged in 2001.

ANDREA PLUMMER, 2001 MISS NEW YORK: Plummer served as an Air Force lieutenant during her reign as Miss New York. Now a captain, she is still serving in the Air Force.

PATRICIA NORTHRUP, 1992 MISS CALIFORNIA: Joined the California Air National Guard in 1996 as a senior airman. Today, she is Maj. Patricia Murray, flying C-130s with the 146th Airlift Wing. Her accomplishments include 75 combat sorties and three air medals.

most difficult part of the race still ahead.

"I've been humbled," Stevens says with a smile.
"But I have a reputation for doing face plants in marathons. And you have to pick yourself back up and keep going."

A few minutes after the media din clears, Stevens quietly adds, "The hardest thing now is letting go of the week. It's in the Lord's hands."



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By evening, she is more upbeat, telling another group of reporters she's hoping she's America's choice – a reference to the pageant inviting the

public to nominate a 16th finalist based on the reality show that's been running in the month prior to the pageant.

"That's my in," she says. "Then it's showing (the judges) what I can do."

She pauses, invites everyone to an after-the-pageant party the following evening and parts with, "By then either I'm Miss America or I get my life back. Either way I win."

The Big Night. The front of the audience is a sea of military uniforms, from dress blues to camo. Live broadcast of the 2008 Miss America Pageant begins. Four women in combat uniforms sport green tiaras and wave signs with slogans such as "Miss American Soldier" and "Hooah Miss Utah." They haven't seen Stevens since combat medic school five years ago but eagerly

came from Virginia, Tennessee, Wisconsin and California to root for her. The American Legion provided tickets for 50 members of the U.S. Armed Forces to attend the event.

"If I could choose one person to represent females in the Army, it would be her," explains 1st Lt. Jessica Melin, now a recruiter with the Virginia National Guard. "She's hard-working. She's a leader in everything she does. She sets the example for others. She never backs down on her faith or her morals.

"If you were going to change the image of Miss America – from it being about the prettiest girl in the room or the one who models the best - to it being about a leader, standing your ground on values, you would pick Jill Stevens."

Tension and apprehension silence the audience as the host starts naming the 15 finalists, based on the one-on-one interviews and the week's preliminary competition. There is palpable disappointment when Stevens is not one of the top 15. And thunderous applause when it is announced that she is America's choice.

It's a short reign. The pageant immediately proceeds to the swimsuit competition, and within minutes, Stevens and four other women are eliminated. The audience emits a sort of collective gasp of disappointment. Then Stevens turns to Miss Wisconsin, they confer for a split-second. then drop to the stage and start doing push-ups.

Soon, eight of the 16 finalists are doing push-ups on national television. The theater audience, many on their feet, roar with approval.



Stevens proudly wears her blue cap. The Legion provided 50 tickets so her fellow soldiers could see her compete for the Miss America title.

Looking Back, Ahead.

Two and a half hours later. Stevens – barefoot but in her evening gown sprints into a reception thrown by her family and friends, four-inch high heels clutched in her hand. She gives a warm thank-you to the crowd that's gathered to support her, then jokingly asks someone to find a trash can for the high heels.

She tries to grab a bite of food, but the crowd is hungry for her attention and she selflessly obliges. When things ease off, Stevens moves close to her

family. She and her siblings break into a barbershop rendition of "Baby Face." Someone suggests Stevens sign up for the long-running reality TV show "Survivor."

"She could go 33 days without a shower," Karen Stephens offers. "But she can't go 15 minutes without eating."

Stevens, however, has more than enough ahead of her: putting her nursing degree to work, the orphanage project, writing a book about her experiences, and more than 30 speaking engagements and appearances scheduled for February alone.

"I think I made a strong statement tonight, and I think it's more than Miss America would be able to make," Stevens says, starting to relax for the first time in weeks. "It's great to know that I wasn't what those seven judges were looking for, but I was what America was looking for. I am more honored with that."

Jill's mother also looks as if she may be able to relax a bit.

"I think the world has noticed her - and noticed she hasn't been willing to compromise," Karen says. "And she's America's choice. The country wanted her to be their Miss America. How great is that?" 🦃

Ken Olsen is a regular contributor to The American Legion Magazine.

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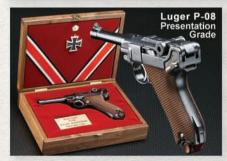
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NATIONAL VETERANS GOLDEN AGE GAMES



2008 National Veterans Golden Age Games

Aug. 20-24, Indianapolis **Hosted by Roudebush VA Medical Center**

www1.va.gov/vetevent/gag/2008

Open to veterans ages 55 and older receiving care at VA medical facilities, competition is divided into seven age categories: 55-59, 60-64, 65-69, 70-74, 75-79 and 80-84.

Participants can compete in swimming, bicycling, golf, shot put, discus, 10-meter air rifle, table tennis, dominoes, shuffleboard, horseshoes, nine-ball, bowling, checkers and croquet.

Veterans can register for the games online:

www.2008nvqaq.com

Volunteers are needed to help with the games, and also can register online:

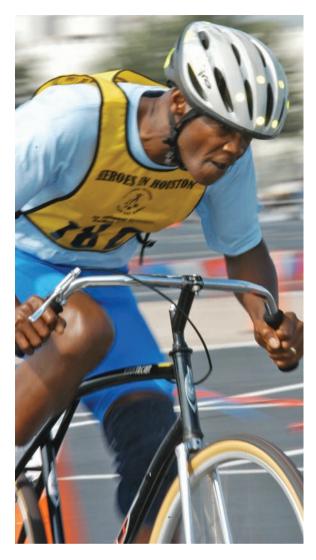
www.2008nvgagvols.com

BY STEVE BROOKS

arilyn Hilliard loves competition. Now 76, the Korean War Army veteran has competed in the National Senior Games, or Senior Olympics, in such sports as basketball and softball for nearly 10 years. Unable to get enough of it, she turned to the VA National Veterans Golden Age Games.

The games are open to veterans ages 55 and older who receive treatment at VA medical facilities. Hilliard competes in horseshoes, training at American Legion Post 778 in Butler, Pa., where she is a member. In five years, she has brought home five gold medals. The 2006 Golden Age Games served as a qualifier for the 2007 National Senior Games, where Hilliard became the first participant from the Veterans Golden Age Games to win a medal in the Senior Olympics, capturing the silver.

"It's just fun to compete," Hilliard says. "If











you have it in your blood, you thrive on it. And it's so healthy for you. I'm 76, and I still plow my own driveway when it's under snow."

For 22 years, the National Veterans Golden Age Games has provided VA patients opportunities to compete against each other in a wide variety of sports. But Jenny Tankersley Ballou, the event's national public-affairs coordinator, said the games offer so much more to veterans who participate.

"The majority will say they're there for the camaraderie," Ballou says. "They'll cheer each other on, even when they're competing. And it's also a bit of a reunion. We have World War II, Korean War and Vietnam War veterans, and every year veterans who served in the military together meet up for the first time since they got out of the service.

"Those are awesome experiences for the









veterans and those of us putting on the games. I think this age really feels a need to rekindle those memories, and the games are a venue for them to do that."

The games are a product of VA's involvement in geriatric programs. Events began as recreational activities at VA hospitals and nursing homes across the country. In 1985, the first games took place in Albany, Ga., with 115 competitors. Ballou anticipates more than 650 veterans will come to Indianapolis this year.

"We're glad to see the increase in the numbers," she says. "I think there's a real desire in these veterans to take on activities that are more strenuous. And I think having the opportunity to compete at a high level is a draw for them."

Indianapolis and 2008 host Richard L. Roudebush VA Medical Center were chosen because the city lobbied hard to get the games, Ballou said. "U.S. Rep. Steve Buyer, the late U.S. Rep. Julia Carson, former Mayor Bart Peterson and others wrote letters of support saying they'd love for the games to come to their city. We knew we'd have all the support we'll need to put on a successful games.

"That's critical for us. Indianapolis is just a friendly city for a sporting event like this. I think Indianapolis will definitely be popular with our veterans, and that's important, because many bring their families and turn this into a vacation."

Hilliard says it's not only her drive to compete that will bring her to her sixth Golden Age Games in August. "Going to different states each year certainly is a treat," she says. "And they treat you like royalty there. The volunteers each year bend over backwards to make your stay wonderful. And it's nice to meet other veterans – especially other female veterans, because we're such a minority."

With camaraderie comes competitiveness, which Ballou says is a big part of the games. "It's very competitive, right down to checkers and dominoes," Ballou said. "You don't want to breathe too loud when a checkers match is going on. They are very serious competitors in every event."

For competitors like Hilliard, winning is often contagious. "I was going to hang up my gloves at 75," she says. "But winning the silver really got me going again."

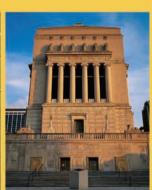
Steve Brooks is senior editor for The American Legion Magazine.

22nd National Veterans Golden Age Games



Indianapolis, Indiana August 20 - 24, 2008







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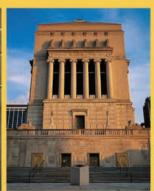




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22nd National Veterans Golden Age Games RACING FOR THE GOLD Indianapolis, Indiana August 20 - 24, 2008







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Department of Veterans Affairs

Help Hospitalized Veterans

[MILITARY AFFAIRS]

MOMENTS IN ARMY RESERVE HISTORY

April 23, 1908

Congress passes legislation creating the Medical Reserve Corps, the Army's first federal reserve force.



1948 Women are authorized to join the Organized Reserve.

1942-1945 Between Sept. 1, 1943, and May 31, 1944, 52 percent of Army officers killed in action are from the Reserve. Junior and mid-grade officers include Lt. Col. Strom Thurmond, Lt. Col. Henry Cabot Lodge and Capt. Ronald Reagan.



• 1968 President Lyndon B. Johnson mobilizes 42 Army Reserve units. Of these, 35 units and 3,500 soldiers deploy to Vietnam.

1950-1953 More than 240,000 Reserve soldiers serve in Korea and help rebuild the Army at home and abroad.

1952 The Organized Reserve is renamed the Army Reserve.

NO MORE WEEKEND WARRIOR

Thoughts on the Army Reserve's centennial.

BY LT. GEN. JACK STULTZ CHIEF, U.S. ARMY RESERVE

1917-1918 More than 170,000 Army

during World War II, including

and Capt. Eddie Rickenbacker,

"America's Ace of Aces."

Reserve Doughboys serve in France

Col. Theodore Roosevelt Jr. (above)

The Army Reserve's 100th anniversary acknowledges our nation's enduring need for such a force, and gives us an opportunity to recognize the contributions of hundreds of thousands of Americans who sustained the organization for a century.

Over the decades, the Army Reserve has evolved from a small force of about 160 medical professionals into a much more capable combat-service and combat-service support force that is operational, expeditionary and domestic. What hasn't changed, however, is the commitment, selfless service and personal courage of those men and women who voluntarily put their lives on hold – and on the line - to defend our country and our freedoms.

Since Sept. 11, 2001, more than 182,000 Army Reserve soldiers have mobilized to serve in Iraq, Afghanistan and more than a dozen other countries. Today, about 23,000 serve on active duty in support of the war on terrorism. About 17,000 serve overseas, while another 6,000 support homeland defense missions. About 15,000 serve in Iraq or Afghanistan.

The Army Reserve I joined was a strategic reserve, a source of manpower should our nation need us. We were not highly trained, we were not well equipped, and we were not ready to deploy immediately, but the Army knew our numbers and our locations. Our expectation was to devote one

weekend a month and two weeks each summer to soldiering. The men and women in my unit didn't expect to be called up unless World War III broke out and the Russians were coming across the Fulda Gap – and we never thought that would happen.

Today, our transformation to an operational force has resulted in the most dramatic changes to Army Reserve structure, training and readiness since World War II. The weekend warrior is no more. Units are prepared and available to deploy with a full complement of trained soldiers and equipment when called.

Today, doctors, nurses and other medical professionals who once augmented military hospitals in the States command hospitals in our war zones. One Army Reserve combat-support hospital serves in Iraq, and another is ready to deploy this spring.

Today, Army Reserve soldiers are continuously deployed to more than 20 countries around the world, and indicators point to increased Army Reserve requirements in Africa, especially now that Africa Command has been established.

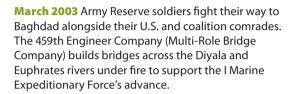
Today, the Army Reserve remains the Title 10 first-responder to support civil authorities during a domestic emergency. It provides two-thirds of DoD's rapid-response capabilities and is prepared to conduct chemical, biological, radiological, nuclear or high-yield-explosive consequence-management

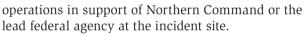
 1990-1991 Nearly 84,000 Army Reserve soldiers answer the country's call as part of Operation Desert Shield and Operation Desert Storm.

1995-1999 Thousands of Army Reserve soldiers conduct peacekeeping operations in Bosnia and Kosovo.



2001 In the aftermath of 9/11, some 9,000 Army Reserve soldiers are mobilized, both in defense of the U.S. homeland and in the Afghanistan offense.





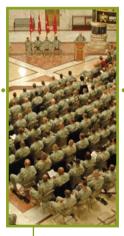
Army Reserve soldiers bring civilian-acquired skills that help make the U.S. Army the most powerful and sophisticated military force in the world. Often, these skills are unrelated to their normal military duties. For instance, a military policeman who is a teacher at home may be the right soldier to help train Iraqi policemen.

When Army Reserve units mobilize, they bring with them significant support and concern from their local communities. And often when they deploy overseas, they take the best of America to the children of that country, demonstrating our nation's generosity.

Over the past 100 years, we have been characterized as "citizen soldiers." Today's Army Reserve soldiers are warrior citizens. They are warriors who fight for our nation; they are also citizens whose involvement in military operations has been greatly expanded.

Young men and women serve in today's Army Reserve because they want to defend our country. They fully expect that they will be called upon, on a regular basis, to do just that. They know they must maintain a high state of readiness, both physically and mentally. They know they will be asked to make great sacrifices, including leaving behind their families and their civilian jobs.

Today's Army Reserve soldiers embody the values upon which our country was founded. They are Americans who are willing to lay down their plows and pick up their rifles when called upon. They're proud of their service. They're proud to say they're part of the Army Reserve.



Jan. 18, 2007 Army Gen. David Petraeus, commander of Multinational Force Iraq, issues the oath of enlistment to more than 100 mobilized Army Reserve soldiers in the grand rotunda of Al Faw Palace in Baghdad. The ceremony commemorated the 100th anniversary of the Army Reserve.

Army Reserve Col. Randy Pullen, retired, provided information for the timeline. He is a member of American Legion Post 196 in Bloomfield, Ind.



[ACTIVE DUTY]

Over there

Army Ranger Logan Veath, far right, began an incredible sixth deployment in six years in December, when he shipped out for a 15-month deployment to Baghdad. *The Lincoln Journal Star* reports that Veath's unit will focus on infrastructure projects in the Iraqi capital. A Nebraska native, Veath is the son of an airman and the brother of a Marine.

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[MILITARY AFFAIRS]

Hitting the target

The Defense Department reports that all services met or exceeded their active-duty recruiting goals for 2007, while most of the services met or exceeded their reserve-forces recruiting goals.

3 3 · · ·					
Active Duty	2007 recruits	2007 goal	Percent		
Army	80,407	80,000	101		
Navy	37,361	37,000	101		
Marine Corps	35,603	35,576	100		
Air Force	27,801	27,801	100		
Reserve/ Guard	2007 recruits	2007 goal	Percent		
Army National Guard	66,652	70,000	95		
Army Reserve	35,734	35,505	101		
Navy Reserve	10,627	10,602	100		
Marine Corps Reserve	7,959	7,256	110		
Air National Guard	9,975	10,690	93		
Air Force Reserve	7,110	6,834	104		

RAPID FIRE

[VERBATIM]

"The Department of Defense is like the world's biggest supertanker. It cannot turn on a dime and cannot be steered like a skiff."

> **Defense Secretary Robert Gates,** blasting Congress for delaying approval of \$102.5 billion in military spending for this budget year

"We believe that people have a right to beg, and citizens have a right to give or not to give."

Michael Stoops of the National Coalition for the Homeless, criticizing panhandling laws that he says violate free speech

"They gave me an 800 number to call if I needed help."

Staff Sgt. Gladys Santos, who attempted suicide after three tours in Iraq, arguing that the Army fails to provide adequate mental-health services for returning soldiers

"There is nothing they won't do if they think it will work in creating carnage and the political fallout that comes from that."

Ryan Crocker, U.S. ambassador to Iraq, after women set off blasts in two Baghdad pet bazaars Feb. 1, killing 76 people. The women had Down syndrome and may not have known they were on suicide missions.

"Waterboarding has been used on only three detainees."

CIA director Michael Hayden, defending the controversial interrogation technique in testimony to the Senate Intelligence Committee

"He has given another last chance to a country that had long since ceased to expect one. And for that, Gen. Petraeus is Person of the Year."

The London Telegraph

"It's indisputable that the surge has drastically reduced violence. Attacks have fallen by more than 60 percent, al-Qaeda has been dealt a major blow, and the threat of sectarian civil war that seemed imminent a year ago has receded."

The Washington Post

"Send it back to whoever sent it and tell them this is all crazy."

Democratic presidential candidate

Barack Obama, responding to a widely circulated e-mail that suggests he is an Islamic terrorist

"I happen to agree with those who think you have a right to kill vourself."

New York City Mayor Michael Bloomberg, on his opposition to a federal smoking ban

"They will be treated like any rare book."

Jytte Kjaergaard, spokeswoman for Denmark's National Library, on the library's decision to retain the cartoon images of the prophet Mohammed that sparked violence in the Islamic world two years ago

"Mostly we just sit around making catty remarks about the outfits you're all wearing at home."

Jon Stewart, host for the 80th Annual Academy Awards on Feb. 24, joking about what happens during the broadcast's commercial breaks



BY ARMY STAFF SGT. MIKE PRYOR 2ND BRIGADE COMBAT TEAM, 82ND AIRBORNE DIVISION PUBLIC AFFAIRS

ike any Army soldier, Pfc. Alexander Cesario always makes sure he has all his essential equipment before he leaves the wire. For Cesario, that means his weapon, his radio and his night-vision goggles, as well as one special, personal item: an American flag his father brought home from the Vietnam War.

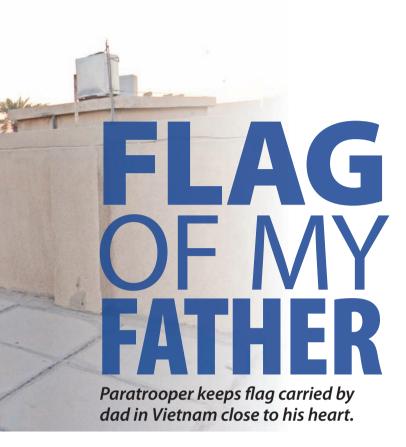
Cesario, a Somerville, N.J., native serving as a forward observer with Company A, Special Troops Battalion, 2nd Brigade Combat Team, 82nd Airborne Division, has carried his father's flag with him on every mission since being deployed to Iraq a year ago.

The flag was first acquired by Cesario's father, Adam, 61, when he was a young paratrooper serving in Vietnam. The elder Cesario never let a day go by without unfurling the flag, no matter where he was or what he was doing.

"(My dad) flew that flag every day, even if he had to put it up on a radio antenna," Cesario said.

At one point, a mission went wrong and Cesario's father was cut off from the rest of his platoon. For three days, he had to hack it out of the jungle alone, with the Viet Cong in hot pursuit. But even on the run, he still managed to raise the flag each day.

"He didn't stop moving at all for those three days, except to fly that flag," Cesario said.



When Cesario's father returned from war, he put the flag into safekeeping. He was so protective of it that even family members were rarely allowed to handle it.

"It was like his prized possession," Cesario said.

Nothing could make the elder Cesario part with the flag until Alexander, 19, was deployed to Iraq this year. After he began patrolling the streets of Baghdad, Cesario decided he wanted to carry on his father's tradition. After some arm-twisting, he convinced his dad to mail him the flag.

The flag arrived with step-by-step instructions on how to take care of it, Cesario said. He recalled the final step with a laugh: "If you lose it, don't bother coming home."

Despite the threat of exile, Cesario takes the flag with him everywhere he goes. It is his way of paying tribute to his father, he said.

"I wanted to honor him," Cesario said. "It meant a lot to him, and because of that, it means a lot to me."

Cesario keeps the flag tucked into the front flap of his body armor, close to his heart. Cesario said he is looking forward to redeploying and returning the flag – now a veteran of two wars – to its rightful owner. Eventually Cesario, who is single, said he would like to pass the flag on to his own son, when he has one. There's only one problem.

"I'll have to pry it away from my dad first," he joked.

[FOREIGN POLICY]

The plan for Iran

In a Fox News/Opinion Dynamics poll, when asked if they believe "Iran's nuclear program is for peaceful purposes or military purposes," 80 percent of registered voters say "military."

When asked if the United States should take a "softer line with Iran, including more diplomacy, or a tougher line, including military action," 50 percent endorse the get-tough approach, and only 31 percent advocate diplomacy.

Yet when asked what the president should do if diplomacy fails to end Iran's nuclear program, 54 percent said, "Let the next president deal with Iran."

IFOREIGN AFFAIRS

Baghdad's newest palace

The new U.S. embassy in Iraq is being called a city within a city, located on a swath of Baghdad six times the size of the entire U.N. compound in New York City. With a \$592 million pricetag and a 104-acre footprint, the embassy complex is described as "roughly the size of Vatican City." Among its features:

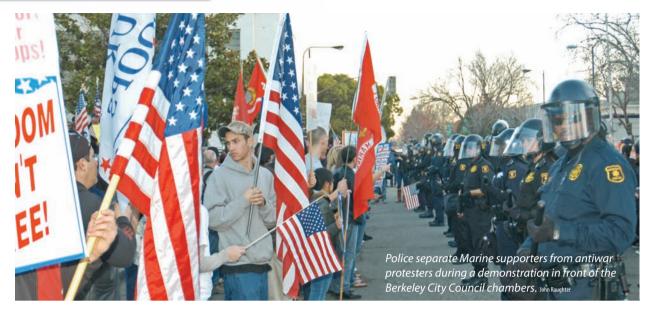
- > Its own power plant and water-treatment facilities
- > An annual operating budget of \$1.2 billion
- > A 16,000 square foot ambassador's residence
- > Office space for 1,000 personnel and sleeping quarters for 619
- > 21 buildings in all, including a movie theater, gym, beauty parlor, shopping mall with food court, school, Marine barracks and apartments

[MILITARY AFFAIRS]

USERRA complaints pile up

The Uniformed Services Employment and Reemployment Rights Act (USERRA) was created to protect U.S. military reservists from losing their civilian jobs while on deployment. However, thousands of USERRA complaints are languishing in a bureaucratic maze. According to government reports obtained by consultant Amy Gershkoff and reported in *The Washington Post*, "The average time servicemembers have to wait for USERRA complaints to be resolved is 619 days – nearly two years."

Some 16,000 reservist complaints were filed between 2004 and 2006, but the Government Accountability Office estimates that less than 30 percent of possible USERRA violations are ever filed.



ITROOP SUPPORT

Patriots defend Marines at Berkeley

Veterans, Legionnaires and other concerned patriots gathered in front of the Berkeley City Council chambers Feb. 12 to voice their outrage about a resolution that calls upon the Marine Corps to shut down its local recruiting office.

"Osama bin Laden couldn't have said it better," American Legion National Commander Marty Conatser declared after the Berkeley resolution passed Jan. 29. The city council statement called the Marines "uninvited and unwelcome intruders."

In response to the resolution and the council's plans to send a letter to the Marines asking them to leave, the pro-troop organization Move America Forward put together a demonstration to demand an apology and to counter protests from radical antiwar groups Code Pink and ANSWER.

"We have a son in Iraq," said Legionnaire Dick Seavey, who attended the rally with his wife, Georgeanne. "I think the city council is trying to make a political statement. They are doing it wrong. You don't penalize the Marine recruiters."

City leaders seemed to immediately regret the over-the-top actions of the council, which included giving a free parking space near the recruiting station to Code Pink.

"Even though the city council has set aside one parking space to be used each week by Code Pink, we have indicated to the public and others that we are prepared to make that space available to other groups, including those who support the Marines," said Mayor Tom Bates, a former Army officer. "We have attempted to distinguish – maybe not suc-

cessfully – between the people in the military and the recruiting, which is a problem for us because we don't support the war."

The council meeting lasted nearly six hours, as the body heard testimony from both sides.

"I am the proud father of Spc. Joseph A. Graves, who was killed in Iraq on July 25, 2006," Kevin Graves told the council. "He died in honor. He volunteered. Our military are not coerced. They are not lied to, and they are not deceived. They volunteer to serve their country proudly. You call it an illegal war, but when a president declares war and funds it, it's a legal war, and you can't call it anything else. You owe the military an apology."

Lawmakers in Congress and in the California State Assembly are considering cutting off federal and state funds to the community. A measure by U.S. Sen. Jim DeMint – the Semper Fi Act – would transfer more than \$2 million currently earmarked for Berkeley to the U.S. Marine Corps.

In an editorial, Berkeley Chamber of Commerce CEO Ted Garrett asked members of the community not to punish city business owners for the council's actions. He also urged the council to offer an apology to all those offended.

While the council stopped short of apologizing, it voted 7-2 to not send the letter to the Marines as originally planned. It also reiterated its opposition to the Iraq war, adding that "we recognize the recruiters' right to locate in our city and the right of others to protest or support their presence."

- John Raughter

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IECONOMICS

TAX FACTS: How bad is it, really?

Lower taxes, higher revenues

According to research published by *The American*, the Congressional Budget Office reports that "federal revenues have grown by \$745 billion since the 2003 tax cuts – the largest real increase in history over such a short time period."

Tax relief ... in Europe

The American Enterprise Institute reports a surprising trend in Europe: a continent-wide push for tax relief.

Holland Cut corporate tax rates from 34 percent to 25 percent.

Germany Cut corporate rates from 38.7 percent to 29.8 percent.

Denmark Cut corporate rates from 28 percent to 25 percent.

United Kingdom Cut corporate rates to 30 percent, down from 50 percent in the 1980s.

Spain Cut corporate taxes to 30 percent.

Taxes, by the numbers

37 Percent of U.S. federal income taxes paid by top 1 percent of the population

68 Percent of federal income taxes paid by the top 10 percent of the population

3 Percent of federal income taxes paid by the bottom 50 percent of the population

60 Percent of Americans who believe the income taxes they pay are fair

37 Percent who believe the taxes they pay are unfair

Source: Stephen Moore/The American magazine

Cheerful givers

Tax time is an ideal occasion to take stock of what Americans are giving to charity. A new study by the Fraser Institute finds that almost 31 percent of tax filers donated to charitable causes in the most recent year for which statistics are available, translating into \$182 billion in donations.

The most generous state, according to the study, was Utah, "whose citizens donated 3.71 percent of their aggregate income to charity." Here's the top 10:

PERCENTAGE DONATED TO CHARITY

Utah	3.71
District of Columbia	2.40
Wyoming	2.30
Georgia	2.30
Oklahoma	2.28
Maryland	2.22
Idaho	2.16
Arkansas	2.13
South Carolina	2.11
Alabama	2.09

www.fraserinstitute.org

Marginal income tax percentages

The Wall Street Journal's Stephen Moore explains in a recent issue of The American magazine that marginal tax rates have fallen dramatically and rather consistently – over the past 48 years.

[ECONOMY]

DINING AND DOLLARS

EARLY 1960s

The cost of food is skyrocketing, according to the latest Food Index compiled and published by *The Economist* magazine. Wheat prices have doubled, with milk and corn nearing record highs. Prices have jumped 75 percent since 2005 following three decades of falling food prices.

1990s

2000s

LATE 1960s EARLY 1980s LATE 1980s

Scarcity is not the cause for the record prices. In 2007, the global grain yield was a record 1.66 billion metric tons. But the need for huge amounts of grains to feed livestock is having a significant impact, as is the decision of U.S. farmers to plant less wheat and soybeans and more corn to cash in at the heavily subsidized "biofuels bonanza."

CAUSES OF SPIKE IN FOOD PRICES

Changing diets in China, where consumers once lived on 44 pounds of meat per year but now expect more than twice as much

U.S. ethanol development, which means a third of America's corn harvest is being diverted to biofuels rather than food

The trend among poorer countries to import food rather than grow their own

A drought-devastated wheat crop in Australia







1944 and a weathered U.S. sergeant is walking in Rome only days after the Allied Liberation. There is a

joyous mood in the streets and this tough soldier wants to remember this day. He's only weeks away from returning home. He finds an interesting timepiece in a store just off the Via Veneto and he decides to splurge a little on this memento. He loved the way it felt in his hand,

and the complex movement inside the case intrigued him. He really liked the hunter's back that opened to a secret compartment. He thought that he could squeeze a picture of his wife and new daughter in the case back. He wrote home that now he could count the hours until he returned to the States. This watch went on to survive some and somehow made it back to the U.S. Besides the Purple Heart and the Bronze Star, my father cherished this watch because it was a reminder of the best part of the war for any soldier—the homecoming.

He nicknamed the watch Ritorno for homecoming, and the rare heirloom is now valued at \$42,000 according to The Complete Guide to Watches. But to our family, it is just a reminder that nothing is more beautiful than the smile of a healthy returning GI.

> We wanted to bring this little piece of personal history back to life in a faithful reproduction of the original design. We've used a 22-jeweled movement reminiscent of the best watches of the 1940s and we built this watch with \$26 million worth of Swiss built precision machinery. We then test it for 15 days on Swiss made calibrators to ensure

accuracy to only seconds a day. The movement displays the day and date on the antique satin finished face and the sweep second hand lets any watch expert know that it has a fine automatic movement, not a massproduced quartz movement. If you enjoy the rare, the classic, and the museum quality, we have a limited number of Ritornos available. We hope that it will remind you to take time to remember what is truly valuable. If you are not completely satisfied, simply return it within 30 days for a full refund of the purchase price.

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The Ritorno watch back

opens to reveal a special compartment for a keepsake picture or can be engraved.









[ECONOMICS]

House bill a boon to vet entrepreneurs

Passed by Congress in February, **House Resolution 4253** increases opportunities for veteran entrepreneurs by increasing assistance, advocacy and access to capital. By authorizing millions of dollars, cutting lending fees for veterans, calling for government accountability studies

ON POINT

VETERANS & BUSINESS

and placing veteran business issues at the highest levels of federal government, it's a good step.

"I am a Guardsman who has been on active duty at least 13 to 15 months over several years since 9/11. I am a small-business owner, and I have had to borrow money to pay my small-business bills each month while I have been gone. Looks like more active-duty time is around the corner. Any ideas or suggestions?" – Master Sqt. Bill

Help just arrived. After nearly two years of work, the Small Business and Entrepreneurship

committees of the House and Senate both passed the first stand-alone small-business bill for veterans in more than a decade, with help from The American Legion Small Business Task Force.

Historically funded at \$750,000, the Small Business Administration's Office of Veteran Business Development was severely under-budgeted. The new authorization gives OVDB more than \$2 million per year for at least the next two years and directs the office to begin to grow its Veteran Business Outreach Centers by at least two per year. The bill also:

Creates an interagency task force to focus on increasing veterans'

- small-business success, procurement and franchising opportunities, and access to capital. The task force also reserves four nongovernmental positions for veterans service and veterans advocates so the federal officials can connect more closely with the veteran community.
- Makes permanent the Advisory Committee on Veterans Business Affairs, now an independent source of advice for the SBA administrator.
- Authorizes National Reservist Enterprise Transition Teams grants to Small Business Development Centers and other nonprofit organizations.
- Opens opportunities for Small Business Development Centers to be able to apply for up to \$250,000 to develop programs for vetrepreneurs.
- Improves the Military Reservist Economic Injury Disaster Loan program by providing a longer application deadline, creating a pre-application loan approval process, expanding outreach and technical assistance, and raising the maximum loan amount.
- Calls for the Government Accountability Office to create a report on the needs of service-disabled veterans and how to improve relations between employers and reservist employees.

Readers are welcome to send their questions for "On Point" directly to the author at **Icelli@nevbrc.org.** Louis J. Celli Jr. is a retired Army master sergeant who has started, built and grown businesses and has counseled hundreds of veteran entrepreneurs. He is CEO of the Northeast Veterans Business Resource Center.

Small business workshop

The American Legion Small Business Development Workshop is scheduled for April 1-2 during the annual Legislative Conference at the Marriott Renaissance Hotel in Washington.

The free workshop will provide veterans with information about how to do business with the federal government and will discuss provisions of House Resolution 4253 and a contracting bill, House Resolution 2300. The workshop is conducted by The American Legion Small Business Task Force.

RESERVATIONS

Joe Sharpe Economics Division, Washington (202) 861-2700 isharpe@legion.org

[MEDIA]



Legion links to Web readers with American Legion Online Update

On Feb. 21, the Legion launched its first electronic newsletter: *The American Legion Online Update*. More than 90,000 people received the e-newsletter's first issue.

The *Update* is published weekly and e-mailed to subscribers each Thursday. News coverage in the first issue ranged from the Berkeley City Council's dispute with Marine Corps recruiters to explaining differences between CRSC (combat-related special compensation) and CRDP (concurrent receipt disability pay).

Subscribe online: www.legion.org/whatsnew/publications/newsletter

FINDING JOB FAIRS

The American Legion works with companies and agencies that offer veteran job fairs across the nation. For updated information about events, visit them online.

- **AVUE TECHNOLOGIES:** Web site focused on improving government employment opportunities for veterans. **www.vetjobs.us**
- **MILITARY.COM:** Register for events online. **www.military.com**, click on "Career Fairs"
- RECRUIT MILITARY, LLC: Register for events online. www.recruitmilitary.com, click on "Job Seekers"

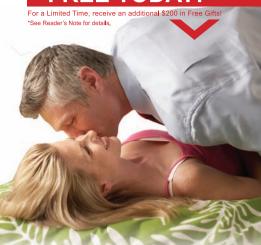
Dr. Steffanie Seaver PSY.D is an expert in the area of interpersonal relationships. Researcher, author and accomplished public speaker, she has lectured nationwide for over a decade. Dr. Seaver has also been involved with several publications covering relationship and lifestyle issues.

Ask The Expert

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Erectile Dysfunction vs. Male Enhancement

Read what our resident expert, Steffanie Seaver, PSY.D, had to say about both, and which one applies to <u>YOU</u>...



Dear Steffanie,

My husband and I were recently debating the difference between ERECTILE DYSFUNCTION and MALE ENHANCEMENT. I'm sure there's not a man on the planet who wouldn't want to perform better in the bedroom, particularly as they start to get up there in years. But does it necessarily mean it's time to see the doctor? There seems to be so many products on the market these days from prescription drugs to natural supplements. My husband and I thought the only ones that really worked were on the prescription side. Then we tried a non-prescription product called MAXODERM that we saw on TV - all I can sav is WOW! He said the feeling was indescribable and the best part is he literally began feeling it in literally under a minute! Talk about being spontaneous. It really did wonders for him ... and ultimately for me. Do you know anything about this product and if it worked so well for my husband, does that mean he has

"E.D or Not E.D", Fl.

A: Dear Reader,

I'm glad to hear someone else other than me is trying to differentiate between E.D. and Male Enhancement. E.D. is a condition that should be treated by a physician and managed under physician supervision. But you hit it right on the head in that from all my years in interpersonal relationships, I don't think I've ever heard a man say that he wouldn't want to be "ENHANCED" from time to time. The basic definition of enhance is "to make greater, as in value, beauty, or effectiveness". Show me one man who wouldn't want to make his virility greater or more effective. My point is that a man's desire to enhance his virility is as natural as a young boy's desire to grow up to be big and strong.

6 My point is that a man's desire to enhance his virility is as natural as a young boy's desire to grow up to be big and strong.

Now, about MAXODERM ... My first experience with it came from a friend of mine who was having some issues with her husband when it came to those "intimate" moments. Apparently her husband was everything a wife dreams about – great looking, successful, and thoughtful in the bedroom. Who knows whether it was physiological or psychological, but he was having trouble with consistency in the bedroom. She read an article on MAXODERM and then saw it on TV and mustered up the nerve to buy it for him. Because it's topical she felt it could be just what they were looking for to help improve their intimacy. Well it turns out that he was considering trying the product himself. So they gave it a try.

According to her account, here's what SHE got out of it:

- 1. It's recommeded by leading Physician, Michael A. Savino, M.D., F.A.C.S.
- It broke down any and all barriers they had in their intimacy.
- 3. They experienced intensified sensations for the ultimate experience.
- 4. It literally took less than 60 seconds for him to begin feeling the effects.
- 5. They definitely noticed a difference in virility and the feeling of firmness.
- 6. Because he could feel the difference with his very first application, he was confident that it really was working.
- 7. The result ... MALE ENHANCEMENT!!

You see, my friend's husband didn't need a prescription, at least not yet anyway. He needed Male Enhancement. And of all the products I've reviewed, MAXODERM is the only one that provides those types of results, virtually on an INSTANT basis. The scientists behind this patented formula (that's right - the formula was actually issued a patent by the US Patent and Trademark Office) say that once applied, the formulation immediately goes to work affecting surface area capillaries at the source of application. A member of the medical community has even voiced in on it: Dr. Michael A. Savino, M.D., F.A.C.S, had this to say: "Reviewing the available scientific data and clinical information, the MAXODERM formulation seems to possess the ability to enhance the quality of erections. This absorbing lotion may be the answer for many men and women who desire to improve their sex lives.'

So gentlemen, when you're trying to figure out which one applies to you, remember ... see your doctor about ERECTILE DYSFUNCTION, but I highly recommend MAXODERM for INSTANT MALE ENHANCEMENT!

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of France's Gallica project

gallica.bnf.fr

BY REID GOLDSBOROUGH

The Internet has complemented many traditional print media. Books, however, have been a technological laggard. Lately, significant inroads have been made in the areas of printing books, buying books, reading books and, perhaps most interestingly, doing research with books. Major

players are involved, including Google, Microsoft and Yahoo, as well as some of the top libraries in the world.

Google Book Search, formerly Google Print, allows you to search for free through books just like Google allows you to search through the Web, with Google earning profits through advertis-

ing. In cooperation with university and public libraries as well as book publishers, Google is digitizing both out-of-copyright books and more recent books still subject to copyright protection.

The ultimate goal is the same as envisioned by the builders of the great Library at Alexandria, completed by the Macedonian rulers of Egypt around 300 B.C.: archiving the world's knowledge in printed form.

Google has been as aggressive as these ancient archivists, employing thousands of workers around the world to scan books to create its own universal library. It has also been aggressive in how it interprets the fair-use aspect of the copyright law, including books in its repository unless notified by the copyright holder not to. Both moves

have led to controversy.

The Authors Guild and the Association of American Publishers separately sued Google for copyright infringement, contending that Google Book Search will hurt authors. But you can see only a very limited amount of any book still in copyright. Google contends that the service is more a book-marketing program rather than an online library. Depending on the permissions given by the copyright holder, a

viewer is typically able to view either snippets of text or a small number of pages surrounding the search term. Google also gives copyright holders the option of removing a book from Google Book Search.

The way Google scans books has also been criticized. Google won't disclose its techniques, but reports indicate that it uses

at least in part a robotic technique without a human being checking the results, which causes some pages to be unreadable, some to be scanned more than once, some to be in the wrong place, and some to be cut off.

Google isn't the only guy in town trying to create a universal library. Microsoft is engaged in a similar effort associated with its Live

Search service called Live Search Books. The Open Content Alliance, affiliated with Yahoo, is also undertaking a similar effort, one that, like Microsoft's, duplicates what Google is doing. But while Google and Microsoft make the content of their digitized books available only through their respective services, the Open Content Alliance makes its content available through any search engine, including Yahoo. Given the inherent quality-control problems, this redundancy isn't necessarily a bad thing.

Some of the criticism of Google Book Search stems from the fact that most books scanned are in English. The French, as expected, have led the way here. But the National Library of France (Bibliothèque nationale de France) is engaged in its own book scanning project called Gallica.

Until a way is devised to compensate authors, don't expect the entire contents of current books to be freely available through any service. That, in fact, is the true Holy Grail of online research.

Reid Goldsborough is a syndicated columnist and author of the book "Straight Talk About the Information Superhighway." More of his commentary is available online.

www.reidgoldsborough.com



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New Leisure Travel Benefits for Members

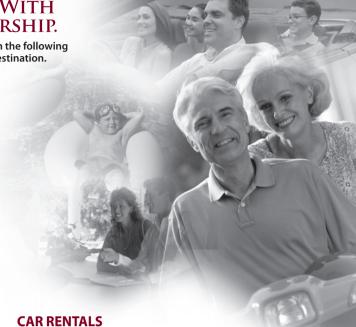
Launched in May of 2006, this online and offline leisure travel benefit is designed

to provide members and their families the benefit and savings of booking flights, hotels, rental cars, vacations and cruises at the best available rates. A dedicated American Legion Travel Call Center assists before, during and even after booking.

Benefit Highlights

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IMEMBERSHIP

Illinois Legion family hits road for members

Taking barnstorming to a new level, a Department of Illinois team visited 20 posts in 17 districts during the second week of January, covering more than 1,700 miles. That's about a mile for every new member recruited – 1,747 – during this year's annual membership caravan.

Add in new Auxiliary and Sons of The American Legion members, and the Illinois Legion family grew by 2,500.

At every stop, department leaders conducted public forums about American Legion programs and activities. Department Commander Myron Kirby answered questions ranging from the Legion's defense of religious symbols against the American Civil Liberties Union to recent changes on the Legion Web site. He then related stories told to him by veterans returning from Iraq and Afghanistan, offering audiences a view of the war not often heard in the media.

"We try to pick posts of

all sizes and really try to diversify each year," said Frank Prosser, the department's Membership and Public Relations director. "We want to go to posts that don't have much contact with the national and state level of The American Legion. The information we share with them is by far the most important part of the caravan."

Illinois' caravan program has been around since 1993; planning begins every October, when each district commander suggests two posts as potential stops. "We try to stop by struggling posts because these visits tend to unite them," Prosser said.

This year's caravan included Kirby, Prosser, National Vice Commander David Korth, Illinois National Executive Committeeman Ken Trumbull,

> Illinois Auxiliary President Louise Jones and Illinois SAL Detachment Commander Carl Stratton.

Posts, including East Alton Post 794, rolled out the welcome mat.

"It was 7 p.m., and it was very cold outside," Prosser said. "They had their color guard standing outside waiting for us. That's what we get most of the time. People are very happy we're there."

Media also showed up, including four TV stations at one stop.

"A personal benefit was being able to get out and meet so many Legionnaires," Korth said. "Some

said they'd never met a national officer before."

He encourages every department to try a membership caravan. "I've already had a couple of departments inquire how this was set up, what we did along the way," he said. "It's a great way to promote the Legion and bring in new members."

– Steve Brooks



In early January, a team of Illinois Legion family members covered 1,700 miles in the department's annual membership caravan. Courtesy Department of Illinois

[LEGIONNAIRES IN ACTION]

POST 181, FRANKFORT, KAN.: In December, Post 181 Commander Bob Roeder organized a pheasant hunt for three disabled Iraq war veterans at the Hole N' the Wall Lodge in Akron, Iowa.

The idea came from lodge owner Dan Wells and retired Army Gen. John "Doc" Bahnsen, who served with Roeder in Vietnam. Through Fort Riley's Wounded Veterans Transition Team, they invited three Operation Iraqi Freedom veterans to spend three days at Wells' lodge, all expenses paid. There, Roeder and his wife Joyce, an Auxiliary member, cooked meals for the group and made sure they enjoyed the hunt and plenty of camaraderie.

Roeder has already booked the lodge for two more outings, next time with six hunters and four volunteers. He encourages wheelchair-using or amputee veterans to attend, though any service-connected disabled veteran is welcome to apply.

Roeder has a personal reason for wanting these hunts to succeed. He has an 80-percent, service-connected injury from a Claymore mine that exploded near him in Vietnam. He spent a year in the hospital recovering.

"I know how it feels for these guys. I want to be able to do something for them," he said.

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[LIVING WELL] **DIGITAL RECORDS PUT VA ON TOP**

BY DR. JOEL KUPERSMITH

After Hurricane Katrina struck the Gulf Coast in August 2005, thousands of people found themselves seeking medical care without access to their health records. Their charts were lost, ruined or otherwise inaccessible as a result of the storm. Only VA patients weren't affected; VA providers at any other site nationwide could instantly pull up a person's electronic health record.

The disaster showed the value of an integrated, nationwide paperless system that allows patients to receive care seamlessly at different locations. But the benefits of VA's system go further. Doctors, administrators and

investigators in VA are able to use the records – with security and confidentiality measures in place – to improve care and performance and conduct valuable research.

Through VistA, clinicians can update a patient's history, place orders, review test results, view X-rays and other images, receive reminders about patients' preventive care, and easily share information with other team members. Visiting nurses with digital cameras and laptops can upload images of homebound patients' skin wounds, for example, to be viewed or downloaded by physicians. Patients with heart disease can use text-messaging to report their vital signs to hospital staff, who monitor the information daily and record it in VistA. Each day, the system is fed another 577,000 clinical documents, 900,000 orders and 600,000 images.

VistA has won Harvard University's Innovations Award and been touted by many in Congress, the media and the veterans community as a model for the rest of the nation. In a *New York Times* op-ed piece last year, Thomas Goetz, deputy editor of *Wired* magazine, wrote, "VistA stands as perhaps the greatest success story for government-

developed technology since the Internet itself. ... For the past eight years, the Veterans Health Administration has outscored private-sector health care in the independent American Customer Satisfaction Index."

In his 2007 book "Best Care Anywhere: Why VA Health Care is Better than Yours," author Phillip Longman provides examples of how VistA is also a boon to medical research:

- VA researchers used VistA to analyze patient outcomes after different types of surgery at different VA hospitals, and translated the findings into improved care.
- Dr. Ross Fletcher at the Washington, D.C., VA Medical Center took advantage of VistA to track patients' blood pressures, leading to new insights into how changing seasons affect blood pressure.
- Investigators across VA rely on VistA to track outbreaks of infectious diseases and to exchange data in "real time" with the Centers for Disease Control and Prevention.

One of the greatest advantages of VistA is a secure Web-based extension of the program called My HealtheVet. Now available to VA patients everywhere, it allows registered users to refill their prescriptions online, track lab results, and access extensive information about their medical conditions. Future versions will allow VA patients to view their appointments, co-pay balances and expanded portions of their medical records.

Joel Kupersmith, M.D., is chief research and development officer for the Veterans Health Administration.

This article is designed to provide general information. It is not intended to be, nor is it, medical advice. Readers should consult their physicians when they have health problems.

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[VA BENEFITS]

Certain payments to disabled vets ruled tax-free

Payments under VA's Compensated Work Therapy program are no longer taxable, and disabled veterans who paid tax on these benefits in the past three years can now claim refunds.

Recipients of CWT payments will no longer receive a Form 1099 from VA. Disabled veterans who paid taxes on these benefits in tax years 2004, 2005 or 2006 can claim refunds by filing amended returns using IRS Form 1040X.

In January, the IRS agreed with a U.S. Tax Court that CWT payments are tax-free veterans benefits. In fiscal 2007, more than 19,000 veterans received CWT, which provides assistance to veterans unable to work or support themselves. Under the program, VA contracts with private industry and the public sector for work by veterans, who learn new job skills.



[BUDGET]

Accomplishments for veterans in the 110th Congress

Historic increases in support for the VA health-care system

\$11.8 billion in increases over 12 months (the largest increase in veterans funding in VA history): \$3.4 billion increase to fiscal 2007 budget, \$1.8 billion in supplemental funding in May 2007 Iraq war spending bill and \$6.6 billion increase in fiscal 2008 bill (*last \$3.7 billion as contingency*)

A 30-percent increase in the VA funding baseline from January 2007 (from \$33.1 billion to \$43.1 billion)

Other key increases since January 2007

(when the budget was frozen at FY 2006 levels):

Medical services \$29.1 billion (a 29-percent increase)

Medical administration \$3.5 billion (a 21-percent increase)

Medical facilities \$4.1 billion (a 24-percent increase)

Medical research \$480 million (a 17-percent increase)

Substance abuse \$428 million (a 20-percent increase)

Homeless veterans \$130 million (a 104-percent increase)

A 240-percent increase in non-recurring maintenance at VA facilities since January 2007 to prevent a Walter Reed-like tragedy from occurring within VA

\$1.08 billion in FY 2008 bill, up from \$415 million in FY 2006

VA's Asset Management Plan notes that to adequately maintain \$40 billion in infrastructure, between \$800 million and \$1.6 billion is required annually.

PTSD and traumatic brain injury (TBI)

\$2.9 billion in required spending on mental health care – a 32-percent increase from the required minimum of \$2.2 billion in fiscal 2006

Added \$66 million for a new Level 1
Polytrauma Center in San Antonio
Added \$100 million in the Iraq
supplemental for mental health care
Added \$8 million for additional
polytrauma support clinic teams
Added \$5.4 million for additional
polytrauma points of contact
Current Level I Polytrauma Centers and
centers of excellence for Mental Health and
PTSD are required to be fully staffed and
operational in fiscal 2008.

The claims backlog

3,100 New VA claims processors: 400 new hires funded through fiscal 2007 congressional resolution, 800 new hires funded through Iraq supplemental, and 1,800 new hires funded by fiscal 2008 omnibus bill

10,998 Projected total claims processors

for compensation and pension benefits by end of fiscal 2008, up from 9,068 at end of fiscal 2007

858,906 Estimated number of claims processed in 2008, up from 774,378 processed in 2006 (an increase of 84,528, or 11 percent). Projection of increased productivity includes new employees' training time.

Peake honors pledge, increases travel reimbursement

Effective Feb. 1, 2008, VA increased the beneficiary travel mileage reimbursement rate from 11 cents per mile to 28.5 cents per mile, a change welcomed by more than a million eligible veterans who travel to VA medical facilities.

During his Senate confirmation hearing in December, VA Secretary James B. Peake pledged to establish the first increase in the mileage reimbursement in 30 years.

While increasing the payment, VA, as mandated by law, also equally increased the deductible amounts applied to certain mileage reimbursements. The new deductibles are \$7.77 for a one-way trip, \$15.54 for a round trip, with a maximum of \$46.62 per calendar month. However, these deductibles can be waived if they cause a financial hardship to the veteran.

[STATEMENT]

"The nation is facing an unprecedented health-care shortage that could potentially have a profound impact on the care given to this nation's veterans. . . . In its report 'Caring for America's Veterans: Attracting and Retaining a Quality VHA Nursing Workforce,' the National Commission on VA Nursing addresses recruitment and retention tactics that VA could implement to attract more nursing staff. The commission provided recommendations in areas of the profession that impact nurses' satisfaction with their careers. These areas include leadership participation, professional development, work environment, respect and recognition, fair compensation, technology and research/innovation. The commission noted the importance of adequate resources from VA and Congress to implement the recommendations and improve retention and recruitment. Recruitment and retention efforts should concentrate on these identified areas, which nurses consider key factors in their career satisfaction. The American Legion urges VA and Congress to provide adequate resources to implement the commission's recommendations."

Joseph L. Wilson, assistant director for health policy, The American Legion's Veterans Affairs & Rehabilitation Division



[VETERANS AFFAIRS]

Mansfield first to receive Dole Award for Service

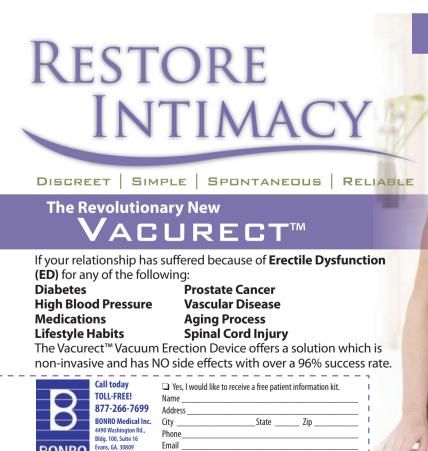
Deputy Secretary of Veterans Affairs Gordon H. Mansfield was named as the first recipient of the Robert Dole National Award for Service on Jan. 28 during the annual conference of the Military Health System, which provides health care for the Department of Defense.

"Gordon Mansfield has devoted much of his adult life to serving this nation and its veterans," said Secretary of Veterans Affairs Dr. James B. Peake. "Making him the first recipient of this honor sets the bar high for those who follow."

Mansfield, the second-ranking VA officer since January 2004, described former Sen. Bob Dole as "one of my personal heroes." The award was established in Dole's name to recognize veterans who continue to serve the nation through public service.

A combat-wounded veteran of the Vietnam War, Mansfield has also served as an assistant secretary in the Department of Housing and Urban Development.

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reunions@legion.org.

Include the branch of service and complete name of the group, no abbreviations, with your request. The listing also should include the reunion dates and city, along with a contact name, telephone number and e-mail address. Listings are published free of charge

Due to the large number of reunions, The American Legion Magazine will publish a group's listing only once a year. Notices should be sent at least six months prior to the reunion to ensure timely publication.

Other Notices

"In Search Of" is a means of getting in touch with people from your unit to plan a reunion. **We do not publish listings that seek** people for interviews, research purposes, military photos or help in filing a VA claim. Listings must include the name of the unit from which you seek people, the time period and the location, as well as a contact name, telephone number and e-mail address. Send notices

to The American Legion Magazine, Attn: "In Search Of," P.O. Box 1055, Indianapolis, IN 46206, fax (317) 630-1280 or e-mail reunions@

The magazine will not publish the names of individuals, only the name of the unit from which you seek people. Listings are published free of charge

Life Membership notices are published for Legionnaires who have been awarded life memberships by their posts. **This does not include** been awarded life memberships by their posts. This does not include a member's own Paid-Up-For-Life membership. Notices must be submitted on official forms, which may be obtained by sending a self-addressed stamped envelope to *The American Legion Magazine*, Attn: Life Memberships, P.O. Box 1055, Indianapolis, IN 46206.

"Comrades in Distress" listings must be approved by the Legion's Veterans Affairs & Rehabilitation division. If you are seeking to verify an injury received during service, contact your Legion department service officer for information on how to publish a notice.

To respond to a "Comrades in Distress" listing, send a letter to *The American Legion Magazine*, Attn: Comrades in Distress, P.O. Box 1055, Indianapolis, IN 46206. Include the listing's CID number in your response.

number in your response

Taps" notices are published only for Legionnaires who served as department commanders or national officers.

AIR FORCE/ARMY AIR FORCES

1st Radio Relay Sqdn, Chattanooga, TN, 9/15-17, John Siefert, (410) 833-0672, bristolboy@ peoplepc.com; 19th Tact Recon Sqdn, Myrtle Beach, SC, 4/10-13, Sherry Pruett, (864) 229-7303, hunter1944@embarqmail.com; 48th FS, FIS & FTS, Newport News, VA, 9/24-27, Joe Onesty, (562) 431-2901, jonesty2@roadrunner.com; 56th AF Band (Fairchild AFB, WA), Spokane, WA, 9/5-8, Mary Jane Weis-Hengher, (509) 247-7090, maryjane.weishengher@fairchild.af.mil; 61st Ftr Sqdn (Newfoundland, 1950-1960), Branson, MO, 9/4-6, Chris Christianson, (763) 295-2861 cncask4it@hotmail.com; 78th Air Police Sqdn (Hamilton AFB, CA, 1961-1966), Lawrence, KS 6/17-20, Don Dalquest, (785) 748-0650, doke1418@ live.com; 329th FIS (ADC) (George AFB, CA), Reno, NV, 9/23-25, Jim Geddes, (702) 478-8549, cpines64@cox.net; 351st Bomb Grp 8th AF (Polebrook, England, WWII), Milwaukee, 7/10-13, Clint Hammond, (717) 766-1489, bomb351st@ aol.com; 435th OMS Enroute Sect, Dayton, OH, 10/8-11, Stan Miller, (910) 922-4383, flymiller@ mindspring.com; 435th TCW "Flamingo Wing Assn" (WWII, Korea & Vietnam), Sebring, FL, 4/11-13, Carl Gulbrandsen, (305) 238-0408, cgulbran@bellsouth.net

483rd Air Police Sqdn (Ashiya AB, Japan), Dayton, OH, 9/17-20, David S. Finch, (330) 650-0571, finchforce@yahoo.com; 781st Bomb Sqdn (H) 465th Bomb Grp (WWII), Dayton, OH, 10/5-8, Orren Lee, (605) 339-1297, olee@ iw.net; 926th Sig Bn Separate Tact Air Cmd 9th AF, Dayton, OH, 7/31-8/2, Walter S. Rieker, (864) 654-9597, erieker@earthlink.net; 7232nd Munitions Maint Grp Det 1000 (Volkel, Netherlands, All Years), Little Rock, AR, 8/28-30, John Humm, (505) 437-3897, bobjoyce37@aol.com; Air Police, Sec Police & Sec Forces Personnel, Albuquerque, NM, 10/16-18, Jerry Bullock, (888) 250-9876, jbullock@grandecom.net; PA Airways & Air Comm Serv (AACS), Dubois, PA, 7/15-17, Ed Ruthowski, (814) 371-7167; Pacific DASF Units 1-7, Las Vegas, 9/14-16, Tom Branham, (678) 560-0593, tom.branham@comcast.com; Pilot Class 56D, Dayton, OH, 10/2-5, Ken Larson, (515) 296-2971, kelarson@iastate.edu

ARMY

1st Armd Div Assn (All Eras), St. Louis, 8/17-23, Joe Sachen, (310) 534-1334, docsachen@ sbcglobal.net; 1st Bn 33rd Armd 3rd Armd Div (All Eras), Anderson, IN, 6/6-8, Jack Grant, (765) 643-8226, jjgrant@att.net; 1st Mil Intel Bn Air Recon Support (Vietnam), Washington, 8/30-9/1, Paul Giunta, (609) 214-5864, shore515@aol.com; 3rd Inf Div Society, Columbus, GA, 9/18-21, Linda Irvine, (360) 663-2521, info@thereunionbrat.com; 4th & 25th MRU (Korea), Atlanta, 4/13-16, Walt Hadley, (239) 656-0486, whamcat1@aol.com; 4th Inf Div Assn, Indianapolis, 7/14-19, Bruce Gass, (217) 543-3641, gasshouse@one-eleven.net;

9th & 10th Horse Cav Assn "Buffalo Soldiers," Las Vegas, 7/28-8/2, Harold S. Cole, (702) 396-5683; 10th Armd Div, Phoenix, 5/1-3, Zeke Prust, (480) 756-4376, zaprust2@juno.com; 11th Armd Cav Rgt "Blackhorse," Las Vegas, 5/15-18, DH Wicks, (760) 380-4800, reunion@blackhorse.org 14th Armd Div Assn, Kalamazoo, MI, 8/27-31, H.H. Kiehne, (608) 785-1931

15th Constabulary Sqdn, Sacramento, CA, 9/18-21, Horace J. Saldi, (301) 384-1168, saldidog@comcast.net; 19th Cbt Eng Bn Assn (Vietnam), Waynesville, MO, 9/5-6, Tom Ebrite, (765) 286-4906, s2snoopy@comcast.net; 22nd Inf Rgt Society, Washington, 5/1-4, Dick Nash, (309) 537-3536, nash222@frontiernet.net; 23rd Inf Rgt (Korea), Buena Park, CA, 9/8-12, Jim Coulos, (630) 232-2042; 25th Div, Washington, 8/6-10, R.L. Muzzy, (301) 424-5355, rlmuzzy@aol.com; 28th Div 229th FA Bn (Korea, 1948-1954), Dubois, PA 9/27-28, Ed Shaw, (724) 658-5358; 30th FA Rgt, Fort Sill, OK, 6/25-29, John Hoetker, (518) 377-9420, nywfia@aol.com; 31st Inf Rgt Assn, San Pedro, CA, 8/21-24, Louis Dominguez, (310) 547-4145, reunion31stinfo@sbcglobal.net; 32nd "Red **Arrow" Vets Assn,** Appleton, WI, 8/29-9/1, Neil R. Sorenson, (414) 541-1349, nrsorenson@ wilwpc.com; 34th Eng Bn (Const), Charleston, SC, 8/17-20, Bryan H. Jackson, (706) 516-9855, deloresid@windstream.net

43rd Eng Co Float Bridge, Chicago, 7/11-13, R.P. Williams, (630) 416-3382, williamsb9@aol.com; 45th Inf Div "Thunderbirds," Oklahoma City, 9/25-27, Raul Trevino, (210) 681-9134; **46th Eng** Bn, Clarksville, IN, 9/12-14, MerriAnn Anderson, (613) 361-5973, merriann, anderson@sbcglobal.net: **47th Inf Rgt (WWII-2007),** Columbus, GA, 5/1-4, Frank J. Gubala. (716) 983-1008. fgubala@aol.com: 73rd Co OCS Class 02-67 (Fort Benning, GA, 1967), Albuquerque, NM, 6/19-22, Ted Johnson, (970) 385-6875, rsicdgo@juno.com; 84th Eng Bn Const (Vietnam), Washington, 6/19-22, Richard Sharp, (314) 821-8640, kwagnersha@aol.com; 90th FA Bn Assn 25th Inf Div, San Antonio, 9/8-12, Andy Lucas, (479) 442-4612; 93rd Eng Co (Float Bridge), Chicago, 7/11-13, R.P. Williams, (630) 416-3381, williamsb9@aol.com; 102nd Inf Rgt (Germany, 1951-1953), Chicago, 5/1-4, Lee Chraska, (412) 231-5439; 116th Eng Cbt Bn (Korea), Idaho Falls, ID, 8/13, Lynn J. Allison, (208) 652-7702, lynnja28@juno.com; 148th Inf Rgt 37th Div, Port Clinton, OH, 8/22-23, Bruce Eberly, (937) 773-8625, mabeberly@aol.com

163rd Inf Assn. Helena, MT. 9/12-14, Joe Upshaw. 1205 Highland, Helena, MT 59601; 182nd ASA Co (Germany), Fort Devens, MA, 8/1-3, Bob Williams, (978) 838-2005, vandywms@yahoo.com; 238th Eng Cbt Bn Assn, Salem, VA, 7/16-20, Jim Druck, (717) 755-4345, jim-druck@verizon.net; 260th Arty Grp-260th, 340th, 380th CA AAA Msl Bn (WWII & Korea), Silver Spring, MD, 10/18, E. Wayne Brizendine, (301) 770-7876, ewbriz@aol. com; 299th Cbt Eng "Brotherhood of Dak to

Defenders," Reno, NV, 7/21-23, Jay Gearhart, (231) 922-3471, jaybird718@charter.net; 300th Eng Cbt Bn (1943-1945), Dallas, 6/5-8, H. Randolph Hanes, (214) 363-3826, rhanesww2@sbcglobal. net; 324th Inf Rgt, St. Louis, 9/5-7, Harry Libby, (608) 831-7479, jflhjl@yahoo.com; 334th CRC Co (Germany), Fort Devens, MA, 8/1-3, Bob Williams, (978) 838-2005, vandywms@yahoo.com; 339th ASA Co (Germany), Fort Devens, MA, 8/1-3, Bob Willams, (978) 838-2005, vandywms@yahoo.com; 385th AAA (AW) Bn, Greensboro, NC, 6/20-22, Doug Cochran Jr., (540) 662-3664, doug.cochran@ militaryphoto.org; 516th Eng Co (Hanau, Germany), Pigeon Forge, TN, 9/22-25, Thomas Collins, (765) 825-6436, twcgam@aol.com

519th Trans Assn (Thailand), Colorado Springs, CO, 6/26-29, Joseph J. Wilson Jr., (719) 310-3558; 529th Eng Lt Ponton Co, Salt Lake City, 5/15-18, Dottie Hopfinger McEvilly, (510) 549-0976, ahmcevilly@aol.com; 529th FA Obsn Bn, Herman, MO, 9/9-11, Terry McGowan, (576) 437-3066, tmcgowan@fidnet.com; 544th Eng Co, Flora, IL, 9/18-21, Arthur Halmstad, (920) 738-5326, arthurhalmstad@yahoo.com; 629th Ord Co Supply (Qui Nhon, Vietnam), Chattanooga, TN, 6/7-8, Gary L. Matthews, (712) 485-2422, gmatt41347@aol.com; 709th MP Bn All Units (All Eras, Germany), Myrtle Beach, SC, 10/9-11, Curt Cree, (715) 458-4571, cc709thmp@hotmail.com; 716th MP (Vietnam), Fort Mitchell, KY, 8/22-24, Duane Hursey, (712) 544-2662, jdeh@fmctc.com; 793rd MP Bn, Cincinnati, 9/3-7, Richard Kealy, (905) 987-5016, richliz793@rogers.com; Arizona ASA, Mesa, AZ, 9/12-14, Jack Waer, (928) 476-2327, jackwaer@npgcable.com; Cbt Infantrymens Assn, Colorado Springs, CO, 10/9-12, Larry Eckard, (828) 256-6008, combatinfantrymensassoc@

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- 6922nd Sec Wing (All Flts, Philippines, 1968-1972), Fred Miguel, (260) 436-4112, amigueljr@aol.com
- 7775th Sig Service Co (St. Jean D'Angely, France, 1952-1953), John Martin, (203) 249-2951, mem820@aol.com
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- Antietam CV 36 (Aug 1951-May 1953), Sandy Sandoval, (360) 268-1947, sandy 9333@ comcast.net
- ASA 8400th AAU (Asmara, Eritrea, 1952-1954), Anthony Lange, (518) 922-5054
- B Trp 3rd Sqdn 7th Cav 3rd Inf Div (Schweinfurt, Germany, 1972-1975), Jim Roche, (573) 243-5828, roche@showme.net
- C Btry 1st Bn 2nd Arty APO USF 09034 (Baumholder, Germany, 1965-1967), Clyde Ashcraft, (859) 523-9699, cwashcraft@insightbb.com
- C Co 1st Bn 101st Abn 327th Inf (Camp Ray, Vietnam), Willie Moore, (318) 792-8390, mojo1948@aol.com
- Cogswell DD 651 (1955-1957), Ralph A. Ochoa, (928) 782-6348
- Comstock LSD 19 (Subic Bay, Philippines, 1963-1967), Ken Wagner, (360) 892-6047, wagonrim@pcez.com

- Coronis ARL 10 (1944-1946), John A. Safran, (973) 942-7426
- Current ARS 22 (1943-1972), Jerry Spickler, (317) 908-6886, brickletter@ccrtc.com
- D Btry 552nd AAA Gun Bn (Karlsruhe, Germany, 1951-1953), James Decker, (315) 858-0403
- FAWTULANT Det B (1955-1956)/VF-41 (NAS Oceana, 1956-1958), John LaMarr, (410) 248-2085, john1940@aol.com
- Fort Gordon Sig School (1965-1966), Robert T. Lee, (443) 708-2330
- Gen. Sturgis Trp Ship (Bremerhaven to NY, Nov 1952), Bruce Farnham, (802) 434-2358, bf64ords@gmavt.net
- Hawk Class 23S20/4-5911 (Huntsville, AL, June 1966), Jack Robinson, (269) 781-7849, fjrobinson562@aol.com
- HO & HO Co 173rd Abn Bde LZ English (Bong Son, Vietnam, 1968), Larry Davis, (573) 323-8545
- HQ 7127th Support Grp (Sembach AB, Germany, Mar 1958-Aug 1959), Butch Kroeger, (320) 587-8065
- **HQ Co 68th Armd 3rd Inf Div USAREUR** (Kitzingen, Germany, 1960-1964), Peter Schlesinger, (360) 895-2001, pschles371@q.com
- Mar Barracks (Whidbey Island, 1960-1965), Bill Horn, (360) 387-4674, bhorn2@verizon.net Miantonmah CM 10 (June-Sept 1944), Charles J. Whittle (718) 458-4179
- Oak Ridge ARDM 1 (Rota, Spain, Oct 1963-June 1979), Ronald Schwartzkopf, (937) 754-0326, chris41ron@aol.com
- OH Army Nat'l Guard 2/107 Armd Cav Rgt G Trp (Cleveland, 1980-1990), Reginald Butler, (678) 479-3858
- PGM-16, Alan Gifford, (239) 495-8091 Plt 1004 (Parris Island, Sept-Dec 1958), Bob Moore, (863) 674-0610, rmoore@safetarp.com Ponaganset AO 86 (Pacific, May 1944-April
- 1946), Dick Craig, (906) 786-0020 Renville APA 227 & Adm. W.S. Sims AP 127 (Mar 1945-July 1946), Sandy Sandoval, (360)
- 268-1947, sandy9333@comcast.net Rgt HQ Co 291st Inf 75th Div (Fort Leonard Wood, MO, 1943), Ira C. Thiry, (920) 336-1182,
- ithirv@aol.com SAC Zebra 485th Comm Sqdn Det 2 (SHAPE HQ, Paris, 1962-1964), W.L. Smith, (859) 448-0034,
- wlmasth600@yahoo.com Ship Repair Base 3149 ABSD 5 (Philippines,
- 1945-1946), Charles Dymeck, (570) 296-6041 Strat Comm Cmd (Camp Friendship, Korat, Thailand, 1966-1968), Robert T. Lee, (443) 708-2330, robert.lee07@comcast.net
- VA-94 (1960-1963), Jerry Stafford, (405) 354-3628, jerrynkay803@aol.com
- YOG 32 (Reykjavick, Iceland, 1955-1956), Frank Cahill, (856) 667-1237, carpo139@aol.com

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TAPS

- Don M. Babcock, Dept. of Montana. Nat'l Americanism Cncl. Vice Chmn. 2000-2003. Glenn R. Compton, Dept. of Arizona. Nat'l Housing Cmte. Memb. 1960-1966, Nat'l Sec. Cncl. Memb. 1967-1968 and Nat'l Americanism Cncl. Vice Chmn. 1984-2001.
- Curtis S. Crouch Jr., Dept. of Arkansas. Nat'l & Homeland Sec. Cncl. Vice Chmn. 2005, Nat'l Foreign Relations Cncl. Vice Chmn. 2005-2008, Dept. Cmdr. 2006-2007, Nat'l Legis. Cncl. Memb. 2007-2008 and Nat'l Exec. Cmte. Alt. Memb. 2007-2008

James F. Fraughnaugh, Dept. of Alabama.
Nat'l Legis. Cncl. Vice Chmn. 1986-1988, Dept.
Cmdr. 1989-1990, Nat'l Americanism Cncl.
Vice Chmn. 1986-1988 and 1990-1992, Nat'l
Sec Cmsn. Memb. 1992, Nat'l Exec. Cmte. Alt.
Memb. 1992-1994, Nat'l Homeland Sec. & Civil
Preparedness Cmte. Memb. 1992-1994, Nat'l
American Legion Magazine Cmsn. Liaison
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Stephen W. Hagesteary, Dept. of District of Columbia. Nat'l Distinguished Guests Cmte. Vice Chmn. 1992-1995.

Leonard Hoff, Dept. of North Dakota. Nat'l Memb. & Post Activ. Cmte. Memb. 1971-1972 and 1976-1977, Nat'l Americanism Cncl. Memb. 1975-1976 and 1977-1980, Dept. Cmdr. 1980-1981, Nat'l Trophies, Awards & Ceremonials Cmte. Memb. 1984-1996, Nat'l Exec. Cmte. Alt. Memb. 1994-1996 and Nat'l Foreign Relations Cncl. Vice Chmn. 1996-2001.

George Junkerman Sr., Dept. of Pennsylvania. Nat'l Americanism Cncl. Memb. 1976-1979 and 1981-1982, Nat'l Foreign Relations Cncl. Memb. 1980-1981, Nat'l Americanism Cncl. Vice Chmn. 1997-1998, Nat'l Children & Youth Cmsn. Memb. 1998-2007 and Dept. Cmdr. 2006-2007.

Michael H. Masslock, Dept. of Oklahoma. Nat'l Americanism Cmsn. Chmn. 2002-2005.

Jack L. Miller, Dept. of West Virginia. Nat'l Distinguished Guests Cmte. Memb. 1969-1975, Nat'l Americanism Cncl. Vice Chmn. 1973-1974, Dept. Cmdr. 1975-1976, Nat'l Americanism Cmsn. Memb. 1976-1979, Nat'l & Homeland Sec. Cncl. Memb. 1980-1981 and Nat'l Veterans Preference Cmte. Memb. 1981-1983.

Fred V. Savadge, Dept. of Maryland. Nat'l Americanism Cncl. Vice Chmn. 2006-2008.



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A MAN CHOSEN for jury duty very much wanted to be dismissed from serving. He tried every excuse, but none of them worked. On the first day, he decided to give it one more shot. As the trial was about to begin, he asked if he could approach the bench.

"Your honor," he said, "I must be excused from this trial because I am prejudiced against the defendant. I took one look at the man in the blue suit, with those beady eyes and that dishonest face, and I said, 'He's a crook! He's guilty, guilty,' So I could not possibly be on this jury."

"Get back in the jury box," the judge replied.

"You're just the kind of juror we are looking for – a good judge of character. That man is his lawyer."

A HESITANT DRIVER, waiting for a traffic jam to clear, came to a complete stop on the freeway ramp. Traffic thinned, but the driver still waited.

Finally, a furious voice from the vehicle behind him cried, "The sign says to yield, not give up!"

NOW THAT THEY were retired, an elderly couple were discussing their plans for the future. "What will you do if I die before you do?" he asked her.

After some thought, she said she'd probably want to share a house with three other single or widowed women. She'd look for younger roommates since she was so active for her age, she said.

She asked him, "What will you do if I die first?" "Probably the same thing."





"Industry insiders are cautiously optimistic. Industry outsiders don't much care."

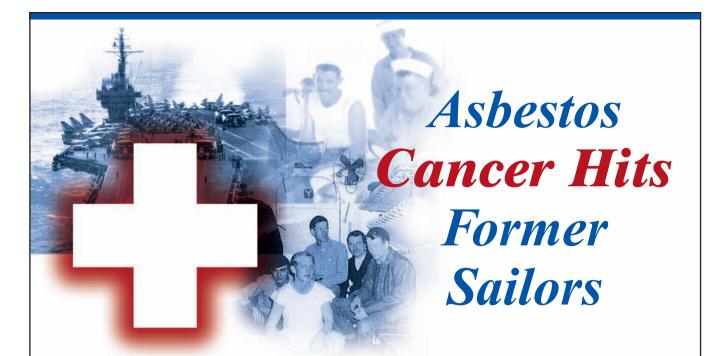


"Since you have a brick house, your huffing and puffing rates are way down."

YOUR BOSS AND YOU

- When you take a long time, you're slow. When your boss takes a long time, he's just being thorough.
- When you don't do it, you're lazy. When your boss doesn't do it, he's too busy.
- When you make a mistake, you're an idiot. When your boss makes a mistake, he's only human.
- When you do something without being told, you're overstepping your authority. When your boss does the same thing, that's initiative.
- When you take a day off sick, you're always sick. When your boss takes a day off sick, he must be very ill.

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